G. R. S. 59] GPB—15,000—22-7-14

GENERAL AND REVENUE SECRETARIAT.

1913.

(Banking)

File No. 13 – 13

Serial Nos 10 to 13

Papers Filed

Month June 1914

SUBJECT

Recording the Report of the Mira
Co-operative Conference held at Mysore
in October 1913

PREVIOUS REFERENCES

3 19-12 & 5-10 7-11-13.

LATER REFERENCES.

G.R.S. 11]

GENERAL AND REVENUE SECRETARIAT.

Bauchi

File No. 13

FILE HEADING.

Re: Third Bayero Provincial Cooperative Conference

Report of Cooperative Societies

3/4 12.13 Received 5.12.13

Enclos. 1 file Spare Copie Serial No. 10

BRIEF ABSTRACT OF LETTER.

Forwarding report of the Proc of the 3rd Bayero Provincial Conference & requests that the Govt Press may be instructed to have it printed early on sanction given to have it printed at a private Press.

NOTES AND ORDERS.

The procs are rather bulky & it is for consideration whether it could not be got up on a smaller Compass

7 Provincial books under this

General and Revenue Secretariat.

B File No. 13 of 1913.

Serial No.

Fede limited Province confirm Crops fuel use.

British admin print such reports there are very interesting reading & give much helpful information both to Govt & the public about the progress of the movement in the particular administrations as gauged by the people themselves who are most concerned in it and as such perhaps are more instructive than mere departmental reports

3. The Press took a long time in getting printed the 2nd Conference proofs & by the time it was available interest in it was lost. To avoid a similar situation the Press may be asked to get it done say within a month or the Registrars request to have it done in a private Press may be sanctioned.

Submitted for orders.

Whether Madras should report the action taken on

11/12/13 GPB—60.000—7-11-13

SN 12/12

R. S. 12]

General and Revenue Secretariat. | B File No. 13 of 1913.

Serial No.

& merit precedence over other work
finish it soon. Keep pushing a
draft according

12.XII.13

Draft Ruled.
Dr SW
12/12/13 b Draft may be approved.
We shall in the meantime be
dealing with & proceeding with the suitable
observations submitted in the Course

13.XII.13

Section)

7 Were previous Conference reports
printed at the Govt Press or at private
press? If former was the printing
paid for?
4- [The attitude of the Govt towards
the Press is a little hard to understand
He sends a bulky report on the 10th Dec
& on the 3rd he expresses impatience.
From what I know the Press is quite
busy.]

CSB
13/12/13

13.12.13

R. S. 12]

General and Revenue Secretariat. | B File No. 13 of 1913

Serial No.

The previous confirmed proofs have printed at the Govt Press
Dr In forwarding a preliminary report of the previous confirmed proofs to Govt on the 29th January 1913 the Registrar intimated that a full & detailed report is under preparation & will be submitted to the Govt as soon as it is printed. — & the printed report was received on 28th Sept. 1913 — after 8 months
Ref SM 11 Indemable Chancellor Pandey from Mr 15/12 Secy Edn) Draft may therefore be allowed
Issue
16.12.13
To the Supdt Govt Press
No H 2584 J 17-12-1913
Requests to have the work put in hand & have it finished at a very early date.
H 2585 J 17-12-1913
Copy to the Registrar C. Courts

General and Revenue Secretariat.

B File No. 13 of 1913.

Serial No.

for information with reference
to his letter No 850/6 dt 3/4.12.13

from the Registrar of Co-operative Societies

No 1486 dt 12-3-14

Submits 2 copies of the pro
Progs. of the 3rd Bengal Provincial
Conference.

12 The compilation contains many
useful information to gauge the
progress of the co-operative move-
ment in Bengal. Some of the
papers read in the conference
are valuable contributions to
co-operative literature. It is for
consideration whether the bulk
~~of the publication~~ of the report cannot
be reduced. A similar report
read from the Bihar & Orissa
Govt is put up for purpose
of comparison.

Encl
20/3 SW

Secy Edn) 20/3

13 The report may be recorded.
The bulk may be reduced slightly
by omitting the edict other purely
~~Contact~~ complementary literature

GPB—60,000—7-11-13

R. S. 12]

General and Revenue Secretariat.

16 File No. 13 of 1913

Serial No.

usual to & appropriate enough in such occasions but which need not find a permanent record -

CBS
6/4/14
JPL

14
Draft submd.
to C SN
9/4 9/4

Sent & Rt

15
Dewan

CBS
9/4/14 SRL

16
Draft revised & approved by Dewan
20.6.14

Issue
JPL
28/6

To the Registrar of Cooperative Societies
No H, 6322 of 29-6-14
Returned with the observation that the bulk of the printed matter is copy of resolutions

From 191

The Registrar of Cooperative Societies, Mysore, Bangalore

To

The Secy. to the Govt. of Mysore, Department of Education, Agriculture & Bangalore

Dated 3rd Dec. 13

Despatched 4th do

Received

General No. 850 C8.

No.

Enclosure No. Nil

Forwards a report of the Proceedings of the third Provincial Cooperative Conference held at Mysore on the 7th and 8th Oct. 1913

and requests the issue of instructions to the Superintendent, Govt. Press to print the Report early or the sanction of Govt. to sell it privately to a Private Press.

No. 850 C.S.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE.

Dated Bangalore, 3rd December 1913.
4.

From

M.A. Narayan Ayangar, Esq., B.A. B.L.,
Registrar of Co-operative Societies in Mysore,
B a n g a l o r e.

To

C.S. Balasundaram Iyer, Esq., B.A.,
Secretary to the Government of His Highness the
Maharaja of Mysore, Departments of Education,
Agriculture, Industries and Commerce,
B a n g a l o r e.

Sir,

I have the honor to forward herewith a Report of the Proceedings of the Third Mysore Provincial Co-operative Conference held at Mysore on the 6th, 7th, and 8th October 1913. The Report was ready 3 days ago, and was sent to the Government Press on the 1st instant for being printed. It was, at first, my intention to send a printed copy of it to the Government. But I hear that the Press have not yet taken up the Report and are not likely to do so for some time more. Under these circumstances, I thought it desirable to send the Report to you in manuscript.

2. All the Societies in Mysore, a large number of leading Co-operators both in Mysore and outside and some Registrars of Co-operative Societies in British India have been applying to me for a Report of the Proceedings of our last Conference.

I am therefore to request that you will be so good as to instruct the Superintendent of the Government Press to take up and complete the matter at a very early date. In case, however, the Press is too busy to attend to this matter within a reasonable time, I request that you will obtain the sanction of the Government for getting it - printed at a private Press.

I have the honor to be,

Sir,

Your most obedient servant,

M. Ramaswamy

REGISTRAR.

Encl to 8110
B13-13

P R O C E E D

of the

THIRD PROVINCIAL CO-OPERATIVE CONFERENCE

HELD AT MYSORE

October 6th, 7th and 8th, 1913.

------:XX oOo XX:------

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(ii) List of gentlemen present (under Compilation)

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(2) Notification No 321/C.S. 105 dated 58 —
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(2) "Audit and Inspection" 62 —
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(3) "Co-operation in its relation to Agriculture" 63 —
By Dr Coleman, Director of Agriculture
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(6) "Some fields of Co-operative Enterprise" 70 - 71
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(7) General principles of Co-operation and the different kinds of Co-operative Effort and organization" 72 - 73
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By mr S Rama Rao, Secretary, Palace Stables Co-operative Society, Mysore.

(10) "Co-operative Banking Unions" 78 - 79
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(11) "Co-operative Aspect of Municipal Government" 80 - 83
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Introduction.

The Third Provincial Conference of Co-operative Societies in Mysore was held at the Rangacharlu Memorial Hall, Mysore, on the 6th, 7th and 8th October 1913.

A circular (Appendix A) was issued to all the Co-operative Societies in the State announcing the holding of the Conference in October, and requesting each of them to send representatives to take part in the deliberations of the Conference and furnish me with a list of the subjects in which it was specially interested and on which it would like to have the opinion of the Conference. The response to this circular was most satisfactory. Nearly all the Societies in the State expressed their enthusiastic willingness to take part in the Conference and deputed 250 delegates and 200 visitors to represent them at the Conference. They also sent large lists of subjects for discussion from which a selection was made of the 34 most important ones and the Conference was fixed to take place at Mysore on the 4th, 5th and 6th October 1913 under the presidentship of Dewan Bahadur Rajasabha Bhushana Mr. K.P. Puttanna Chetti, Retired Councillor, (see Appendix A-2)

The boarding and lodging of the members of the Conference was undertaken by me. The Government who had rendered me invaluable assistance in this matter during the two previous occasions, could not come to my help this year and it was therefore with considerable difficulties that adequate arrangements could be made, and I take this opportunity of thanking Mr. M. Rama Rao, Inspector General of Education, who was good enough to

place at my disposal the large rooms of the Mysore Normal School and a number of other educational buildings for accomodating the visitors. My thanks are also due in this connection to Mr. Kadappa for the readiness and courtesy with which he placed his Chattram at my disposal. But for this help, my task would have been rendered almost impossible.

As the opening of the Conference was fixed for the 4th October the members began to arrive at Mysore from the 2nd. But the opening had to be unavoidably - postponed to the 6th as Mr. M.P. Muttanna Chetti, the President elect could not arrive at Mysore before that date.

This postponement was the means, however, of securing to the Conference an honor which was as highly appreciated as it was totally unexpected. The interest, sympathy, and encouragement which His Highness the Yuvaraja of Mysore extends to the Co-operative movement had procured for the Conference the privilege of having its sessions opened by His Highness for two years. It was therefore a matter of keen regret to the members that the European tour undertaken by His Highness would not expire in time to enable Him to return to Mysore prior to the date fixed for the Conference. When, however, it was known that His Highness would return to the Capital on the 5th October, the wish that he should open the Third Conference was widely felt, but it was feared that the long and arduous tour which His Highness had just completed and the enormous demands that would be made on his time would prevent this cherished desire from being realised. It was therefore with feelings of profound joy and -

gratitude that the members learnt that, in spite of the shortness of the notice given to him, His Highness was graciously pleased to consent to open the Conference.

Two hundred and fifty delegates and two hundred and ninety visitors from societies assembled at the Nanjacharlu Memorial Hall at 12.30 P.M. The sittings began at 1 P.M. in the presence of the Dewan, the Councillors, the Heads of Departments, the Deputy Commissioners of Districts, the leading private gentlemen of Mysore and a large number of visitors from different parts of the State numbering nearly another 500 persons. On behalf of the Conference, the Registrar presented an address of welcome to His Highness the Yuvaraj and requested him to open the Conference. In doing so, His Highness delivered a short and eloquent speech in which he briefly gave expression to his interest in the co-operative movement, pointed out the economic transformation produced in Ireland by the co-operative movement and dwelt on the progress of co-operation in Mysore on cautious and solid lines.

The Registrar requested Mr. K.P. Puttanna Chetti to preside at the deliberations of the Conference, who in consenting to do so, delivered a learned and thoughtful speech. These various speeches were translated into Kannarese for the benefit of those not familiar with the English language and are printed in the appendix. B. -

The next item on the programme was the reading of a paper on "CO-OPERATION AND RAT AID" by Mr. N. Madhava Rao, B.A. M.L., Assistant Commissioner (Appendix B-1), on "AUDIT AND INSPECTION" by Mr. J.S. Chakravarti, M.A., Comptroller (Appendix B-2), on "[illegible] - MENT OF AGRICULTURE BY CO-OPERATIVE [illegible]" by Mr. [illegible] Rao

(After Sub-Committees for drafting resolutions on the various subjects before the Conference were formed)

Secretary of the Palace Stables at Mysore. (Appendix B-9) Mr. Adinarayana Chetti of Salem, a prominent co-operator of the Madras Presidency, spoke on the progress made by co-operation in Mysore under the sympathy and encouragement of their Highness the Maharaja and the Yuvaraja and wished success to the Conference. The Proceedings of the day came to a close with votes of thanks to His Highness the Yuvaraja proposed by Messrs. Srikhanta Sastri, Srinivasa Iyengar, Annaiya Pandit, Subramanya Iyer, Govindarajiengar, and Mahomed Syed Hussain. Sub-Committees for drafting resolutions on the various subjects before the Conference were formed.

The members of the Conference and their guests were treated to refreshments at the close of the day's proceedings.

The Conference met at 8 A.M. on the 7th and proceeded to a discussion of the resolutions submitted for their approval by the Sub-Committees appointed the previous day. The Proceedings were varied by the reading of papers on important subjects. Among these may be mentioned a paper on "THE CO-OPERATIVE ASSOCIATION OF MUNICIPAL EMPLOYEES" by Mr. T. Hanumantha Rao, M.A. B.L., Vice President of the Mysore City Municipality (Appendix B-10) and another on "AGRICULTURAL BANKING UNION" by Mr. Ramachandraiya, Honorary Supervisor of Co-operative Societies. At 12 noon, the Conference rose for the day after adjourning the meeting to 8 A.M. on the 8th October.

The Conference resumed its sittings at 8 A.M on the

the 8th and completed their deliberations at about - 11 o'. when all the subjects on the agenda had been duly considered and valuable resolutions on them - passed.

The President formally closed the deliberations of the Conference by a speech in the course of which he expressed his pleasure at the successful termination of the Conference, and referred to the interest and sympathy which the Co-operative movement had deservedly won on all hands. He congratulated the members of the Conference on the keenness, intelligence, knowledge and insight which had characterised their deliberations. He pointed out how a Conference like the one they were just closing was necessary for the growth of the co-operative movement, and he fervently hoped that the Conference had a bright future before it. He wished the members a pleasant time at Mysore, a safe return to their homes, and opportunities of greater usefulness to their fellow men. The Registrar next made a brief speech thanking Mr. T.P. Puttanna Chetti for the courtesy, patience and sympathy with which he conducted the proceedings of the Conference. The proceedings came to a close with the reading of odes composed in honor of the Their Highnesses the Maharaja and the Yuvoraja, the President and the Conference.

As during the previous years, His Highness the Maharaja was graciously pleased to permit the members of the Conference to attend the Dasara Durbars.

Mr. G.H. Krumbiegal, the President of the Mysore Dasara Industrial and Agricultural Exhibition, was good enough to make special arrangements for the visit

of

of the members of the Conference to the Exhibition.

I have elsewhere stated that the arrangements in connection with this Conference had to be made under somewhat difficult conditions in spite of the Co-operation of a large number of people. I have already expressed my indebtedness to Mr. M.Shama Rao, M.A. Inspector General of Education, for his help in connection with accomodation. My thanks are due to the Agricultural Committee of the Economic Conference for a generous grant of Rs.500/- towards the expenses of the Conference and to the Committee for Commerce and Industries for a grant of Rs.200/-. The President and Vice President of the Mysore Municipal Council were good enough to undertake to have the Rangacharlu Memorial Hall ready for the Conference. I must also thank my Inspectors, the members of my Staff and my Honorary Supervisors for the cheerful manner in which they carried on the arduous duties entrusted to them. And lastly I must express my thanks to the members of the Conference for the spirit of good humour and friendliness in which they overlooked all shortcomings in the arrangements made for their convenience and comfort during their stay at Mysore.

My Assistant Mr. R. Ranga Rao, B.A. B.L., was the Secretary of the Conference and Lecturer Mr. H. Venkata ramaiya, B.A. was the Assistant Secretary. My special thanks are due to them for the very satisfactory arrangements made in connection with all branches of the work of the Conference.

M.A. Narasimhachar

REGISTRAR.

M.N.N.

List of subjects discussed at the Third Mysore Co-operative Conference

and 8th October, 1913

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES

Notification No. 321 *C. S.* 105, *dated the* 25*th August* 1913.

The Third Provincial Co-operative Conference in Mysore will be held at the Rangacharlu Memorial Hall in Mysore on the 4th, 5th and 6th October 1913.

2. Mr. K. P. Puttanna Chetty, Rajasabha Bhushana, Dewan Bahadur, has kindly consented to preside on the occasion.

3. A list of the subjects for discussion is given at the end. The proceedings will be conducted in Kannada as far as possible.

4. Delegates from societies and other gentlemen invited to attend the Conference, may address it on any of these subjects and propose, discuss and pass resolutions thereon. Gentlemen unable to attend may send theses to be read to the Conference by the Secretary.

5. Advance copies of the speeches to be made and theses to be read, will be received by the Secretary to the Conference till the 1st October.

6. English or Urdu addresses received from gentlemen before the 20th September will, if required by them, be translated into Kannada.

7. Resolutions to be moved for adoption by the Conference will be notified to the Secretary at least six hours before the meeting.

8. A Reception Committee has been formed to provide boarding and lodging at Mysore to the gentlemen coming to Mysore in connection with the Conference, and to attend generally to the comforts of visitors. The Secretary will receive communications on this subject till the 1st October 1913.

9. Delegates and visitors are requested to reach Mysore not later than the 2nd October and intimate their arrival to the Secretary.

10. Enquiries, applications for assistance, and communications on all matters relating to the Conference may be made to Mr. R. Ranga Rao, Assistant to the Registrar of Co-operative Societies, who is the Secretary of the Conference.

List of subjects.

1. Differences between individual, Joint-stock and Co-operative enterprise and the advantages and drawbacks of each system. Co-operation a national asset.

2. The fundamental principles of Co-operation and the different kinds of Co-operative effort and organization obtaining in different countries.

3. The present position of Co-operation in British India and in Mysore.

4. Why is it that Co-operative credit has succeeded better in India than other forms of Co-operation?

5. State-aid to Co-operation, how far is it vital and healthy? Should Co-operative Societies in Mysore contribute towards the expenses of their inspection, Government control being indispensable.

6. Difference between audit and inspection. How often a society should be inspected?

7. Co-operative education in Schools and Colleges.

8. Inspectors, Honorary Organizers and Supervisors: their usefulness and necessity.

9. The importance of bye-laws and their study and amendment from time to time.

10. The value of unlimited liability in rural societies.

11. The duties and responsibilities of the Panchayat.

12. Penalties for delay in repayment of loans or payment of share instalments, their rate and method of utilization.

13. The value of the property register of members in credit societies.

14. The mode of attracting deposits and rules relating thereto.

15. Co-operative Societies as Savings Banks for the entire State.

16. Loans to members, their kinds, purposes, period, security and rates of interest: productive and unproductive, necessary and unnecessary loans. Societies to fully finance members without their having to borrow from outside.

17. Reserve Fund and its uses. May it be utilized as working capital?

18. The desirability of fixing the maximum dividend that could be earned by shares.

19. Grant of honoraria to the Secretaries and other Committee members of societies and how far this should be discouraged.

0. Stores societies, their present condition, advantages and disadvantages and methods ›rovement.

1. Weaver societies, how far have they helped the weaving industry?

2. Building societies and their usefulness.

3. Improvement of industries by co-operative means :—

(*a*) The lac-ware industry at Channapatna, (*b*) The silk industry, (*c*) Brass art-ware, (*d*) Rice-hulling, (*e*) Sugar cane crushing and jaggory manufacture, (*f*) Irrigation by pumping machinery.

4. Improvement of Agriculture by Co-operative means Co-operative purchase and agricultural implements, seeds and manure, also of agricultural products.

5. Co-operative Societies for tradesmen.

6. Co-operative dairy-farming.

7. Co-operative cattle insurance.

8. Provincial and District Federal Banks.

9. Reduction of interest on loans granted by the Central Banks.

0. Societies to send articles for publication in the Mysore Co-operative Bulletin.

1. Deputy Commissioners, Assistant Commissioners and Amildars to interest themin societies and inspect them now and again.

2. Formation of District and Taluk Progress Committees of Co-operation.

3. Provincial and District Conferences, their utility and the work to be done by them.

4. Formation of a Co-operative Union for Mysore for undertaking all propagandistic including the holding of Conferences and the publication of Co-operative Literature.

~~5. Any other subjects that may be brought up for discussion.~~

M. N. NARAYANAIENGAR,
~~Registrar~~.

5. Transactions between Taluk Treasuries and Societies to be direct without the intervention of District Treasuries in order to prevent delay.

6. Permission to Societies to withdraw deposits from Government Savings Banks more often than at present.

Proceedings of the Conference:—

Monday 6th October 1913.

—"—

I. Mr M.A. Narayana Ayyangar B.A., B.L.
Registrar of Cooperative Societies
in Mysore presented the following
address of welcome to H.H the
Yuvaraja on behalf of the member
of the Conference:—

To

Sir Sri Kantirava Narasimharaja Wa[illegible]yar Bahadur, K.C.I.E.,

His Highness the Yuvaraja of Mysore.

May it Please Your Highness,

We, the Members of the Third Provincial Co-operative Conference Mysore, beg leave to approach Your Highness with a most hearty welcome back Mysore and to this Conference.

Your Highness has been travelling in foreign parts these six months [illegible]d visited several of the most progressive countries of the West, such as Englan[illegible]Scotland, Ireland, France, Italy, and Switzerzerland. It is literally yesterday that Yo[illegible]Highness came back to our beloved land. In this long and arduous tour, Your H[illegible]ness has created a precedent and lead us on in the paths of modern progress, as [illegible]s is the first occasion on which any Prince of Mysore ever crossed the seas to br[illegible]back for us first-hand the treasures of Western Wisdom.

We have also been privileged to hear from time to time how sple[illegible]ly Your Highness was received in those countries and maintained the dignity and [illegible]tness of Mysore and India by Your Highness' great qualities of head and hea[illegible]charming manners and princely bearing. We are extremely proud that Your High[illegible]sojourn in those distant lands has enhanced the reputation of India, and helped to [illegible]together the East and the West in closer bonds of regard, sympathy and affection. [illegible]his is a service for which we cannot be too thankful to Your Highness.

Turning next to Co-operation, Your Highness' august brother, H[illegible]Highness

Highness Government have been watering the plant with all the care and devotion of a loving parent. And, during these two years, Your Highness has brought to bear on it Your Highnesss' personal watchfulness, sympathy, support and encouragement. As a result, the plant is growing luxuriantly, with many a fruit in the shape of cheap capital, better business, greater amity and an all-round quickening of village life, which are the harbingers of an era of greater prosperity and happiness.

We have, we know, much more to accomplish in the march of progress before we can take our place by the side of even some of the backward countries of Europe. But we have the sympathy and support of Your Highness and His Highness the Maharaja in all our endeavours in the public welfare and this knowledge buoys us up with an energy that is irrepressible and a hope that our efforts will have their due reward.

With reference to our Conferences, Your Highness' presence has become indispensable. Your Highness' name has become associated with the Co-operative Movement in every distant village in the State. I am personally aware how anxious many an ignorant simple ryot in Arkalgud or Pavagada, Honnali or Channapatta, Yelandur or Molakalmuru is to verify for himself the report of Your Highness' sympathy and participation in the Co-operative Cause. It is therefore inevitable that Your Highness should be our permanent Patron.

We thank Your Highness most sincerely for having consented to inaugurate this address and open the Conference.

We beg to remain,
Your Highness' Most Obedient Servants,
Members of the Third Provincial Co-operative Conference held at Mysore.

Mysore,
6th October, 1913.

W. M. PRESS, MYSORE.

II Mr M.A. Narayana Ayyangar

next turned to Rajasabhabhushana

Dewan Bahadur Mr K.P. Puttanna Chetty

and addressed him as

follows:—

ADDRESS

TO

RAJASABHABHUSHANA K. P. PUTTANNA CHETTY, ESQ.,
DEWAN BAHADUR, RETIRED COUNCILLOR.

READ BY MR. M. A. NARAYAN AYANGAR,
REGISTRAR OF CO-OPERATIVE SOCIETIES.

SIR,

On behalf of the representatives of the Co-operative Societies in the State here assembled, it is my proud privilege to ask you to preside at this Conference.

The system of holding annual Conferences was inaugurated two years ago under the happy auspices of His Highness the Yuvaraja. The idea itself was due to the enthusiasm of the members of the different Co-operative Societies in the State, but it took practical shape under the encouragement given to it by Their Highnesses the Maharaja and the Yuvaraja with whose sympathy and countenance they can enter on the most arduous undertaking confident of success.

The First Provincial Conference was held in this very Hall during the Dasara Season of 1911. It was opened by His Highness the Yuvaraja and presided over by Rajamantra Pravina Mr. C. Srinivasa Iyengar, Retired Councillor. The Second Conference was held in October 1912, being again graciously opened by His Highness the Yuvaraja. It was presided over by Mr. H. V. Nanjundayya, First Councillor. This conference is thus the third in the series and it is a great happiness to us that we should have met at a time when we could offer our loyal and sincere congratulations to His Highness on his return from a most successful tour in Europe.

We deem it equally happy that we have been able to secure you to preside over our deliberations. You have held with distinction some of the most prominent positions in the service of the Government of His Highness the Maharaja. Your knowledge of Mysore, its conditions, and its needs is unrivalled and your experience of men and things is unsurpassed. You have been devoting yourself, since you retired from the position of First Councillor, to further public welfare and public interests. As President of the Bangalore City Municipal Council, as President of the Bangalore-Chikballapur Light Railway and lastly, as President of the Board of Directors of the newly constituted Bank of Mysore, you have achieved a success which is as rare as it is deserved in your case. By undertaking duties of most arduous and diverse kinds in a spirit of

self-sacrifice and public service, you have set a noble example which, we hope, will be widely followed. And the energy, zeal, devotion, and thoroughness which you bring to bear upon every thing that you undertake will afford a further example to those who would, in some measure, achieve the success which you have achieved.

Our efforts at improvement are, we know, lacking in that degree of thoroughness characteristic of long-established institutions, but we assure you that we yield to none in intelligence, sincerity, earnestness, energy, and zeal. And we have, in our humble way, tried to follow the advice given to us by His Highness the Yuvaraja. During the past year, our societies have risen from 208 to 400, our membership from 13,148 to 30,000, our working capital from Rs. 6,75,300 to Rs. 12,90,000, our net profits from Rs. 34,900 to Rs. 62,500 and our reserve fund from Rs. 18,900 to Rs. 30,600.

The cheaper credit of the societies saved the members a sum of nearly Rs. 1,00,000 in interest alone. More important perhaps than these figures is the fact that our movement has spread among all classes of people. The ryot, the petty tradesman and the Government servant formed till now the bulk of our members. But we now have among us not only a large number of these classes but also the artizan, the cooly employed on the Kolar Gold Fields, the member of the Body Guard of His Highness the Maharaja, the employee in the Palace Stables, and the depressed Holeya and Madiga.

Embracing, as it embraces, the welfare of so many classes and aiming, as it aims, at the improvement of the moral, social, and material welfare of our people, the Co-operative Movement has a special claim on you. We, therefore ask you to preside at the deliberations of this Conference and we are confident that the traditions so ably built up by Messrs. Srinivasiengar and Nanjundayya, your predecessors in office, will be most worthily maintained by you.

We beg to remain,

Sir,

Your most obedient servants,

Members of the Third Provincial Co-operative Conference.

MYSORE,
6-10-1913.

III. The address to H.H. The

Yuvaraja was translated

into Kannada by Mr

Agali Venkataramiah of

Sira, and the address to

Mr Pullamma Setty was similarly

read in Kannada by

Mr Veeranna devaru of

IV Replying to the above address,

His Highness the Yuvaraja Delivered the following Speech:

MR. NARAYAN AYANGAR,

MR. PUTTANNA CHETTY AND GENTLEMEN,

I thank you from the bottom of my heart for your warm welcome back to beloved Mysore and this Conference. I have hardly been here twenty-four hours from my long travels in the West. But I could not resist acceding to your wishes to come here to-day, accept your welcome, and open this Conference.

I hope you will not be so ~~cruel~~ unchivalrous as to expect a long speech from me to-day. I have been through some of the most progressive and wonderful parts of the world and studied the peoples, manners, customs and institutions of the West to some extent within the short time at my disposal. I shall reserve my remarks on my varied experiences for a future occasion.

I may say, however, at present, that, in Dublin, I had the pleasure of meeting Sir Horace Plunkett, who, as you know, is one of the foremost Co-operators of the world. From the talk which I had with him, I am confirmed in my opinion that Co-operation is the principal remedy for our economic inefficiency. The conditions of Ireland, which are almost similar to ours, are being rapidly improved under Co-operative methods, and I have no doubt that your efforts will effect a similar transformation in the condition of our rural population.

Here in Mysore, I see that you have all travelled a good length of space in the progressive march of Co-operation. I should have called attention to the wise saying *Festina lente*, and cautioned you to hasten slowly if I did not feel, as I do, that your progress is perfectly steady and on solid lines. I shall watch for some time your deliberations as they are sure to be ~~for some time to prove my deep interest~~ in the good work you are carrying on, and I wish you all success in your endeavours to promote public welfare in Mysore through Co-operation.

ನಿಮ್ಮಲ್ಲಿ ಅನೇಕರಿಗೆ ಇಂಗ್ಲೀಷ್ ಭಾಷೆ ತಿಳಿಯದು. ಆದ್ದರಿಂದ ಒಂದೆರಡು ಮಾತುಗ
ನ್ನು ಕನ್ನಡದಲ್ಲಿ ಹೇಳುವೆವು. ಇದು ದೊಡ್ಡ ಉಪನ್ಯಾಸಕ್ಕೆ ಸಮಯವಲ್ಲ. ನಾವು ಈಗ
ಸೇಡಿಕೊಂಡು ಬಂದ ದೇಶಗಳಲ್ಲಿ ಐರ್ಲೆಂಡು ಶೀಮೆಯು ನಮ್ಮಂತೆಯೇ ಅನೇಕ ಬಡ ರೈತರಿಂದ
ತುಂಬಿರುವುದು. ಅಲ್ಲಿ ಈಚೆಗೆ ಅನ್ಯೋನ್ಯಸಹಾಯ ಸಂಘಗಳು ಹೆಚ್ಚಿ ರೈತರ ಏಳಿಗೆಗೆ ಕಾರಣವಾ
ಗಿರುವುದು. ಅದೇ ರೀತಿಯಲ್ಲಿ ನಮ್ಮಲ್ಲೂ ಆಗುವದರಲ್ಲಿ ಏನೂ ಸಂದೇಹವಿಲ್ಲ. ನಿಮ್ಮ ಸಂಘಗಳ
ಅಭಿವೃದ್ಧಿಯನ್ನು ನೋಡಿ ನಾವು ತುಂಬಾ ತೃಪ್ತಿಪಡುವೆವು. ನಿಮ್ಮ ಭಕ್ತಿವಿಶ್ವಾಸಪೂರ್ವಕವಾದ
ಮಾತುಗಳನ್ನು ಕೇಳಿ ಬಹಳ ಸಂತೋಷಿಸುವೆವು. ನಿಮ್ಮ ಸಂಘಗಳು ಇನ್ನೂ ಹೆಚ್ಚಿ ನಮ್ಮ

V Mr K. P. Puttanna Chetty delivered the foll

PRESIDENTIAL SPEECH

DELIVERED BY

Rajasabhabhushana Dewan Bahadur K. P. Puttanna Chetty,

Retired Councillor of State

At the Third Co-operative Conference at Mysore, 6th October, 1913.

GENTLEMEN,

When a few weeks ago I received an invitation from Mr. M. A. Narayan Ayangar, Registrar of Co-operative Societies, to preside at this the Third Conference of the Co-operators of this State, I felt that it was nothing short of a call for duty and readily consented. To me, born and brought up in Mysore, wherein the best part of my life has been spent in the service of a Government whose chief desire and solicitude has ever been the betterment of the economic condition of its subjects, the opportunity of meeting my countrymen, who have been earnest workers in the field of co-operation, which the Registrar's invitation offered, appealed ~~to me~~ too strongly for other pressing work to interfere. I am proud of calling myself an agriculturist, having recently become the proprietor of some estates which have brought me in close touch with the ryots of the soil and this is my apology for being present among you at this Conference. I must frankly tell you at the very start that I have come here more to listen and profit by your experience and practical discussions than to express opinions of my own or to offer comments on the several important questions connected with the movement. I am not used to platform oratory and I desire you to take the following few words as those of one who is perhaps older in years than many of you and being interested in the well-being of his countrymen as much as the most patriotic among you, has in the course of his life come to believe that for the amelioration of the condition of the poor ryots as well as middle class men there is no economic force so effective as the force of combination for a common gain, which is the prime principle on which the co-operative movement is based.

It is often said that co-operation is not new to India. The old village community, the Hindu joint family, the Barabaluti system and a host of other institutions are pointed out as evidences of the co-operative spirit running through all our institutions which are certainly as ancient as the institutions of any other country. This contention has no doubt much force in it, but even those who thus contend cannot deny that co-operation has become a matter of conscious thought and application to the daily affairs of our life, in Mysore as in other countries only recently—in Mysore more recently than in other countries. Gentlemen, let us not look back and soothe ourselves with the consolation that co-operation was known to our fore-fathers but let us rather look ahead and see what benefits we can at present derive from it.

It was but recently (for 8 years is but as a day when we consider economic questions) that the Government of India took upon themselves the consideration of this important question of co-operation: The deep debt we owe to Sir Frederic

Nicholson for his ~~contribution and~~ monumental report will be acknowledged by all co-operators and in all their meetings. The literature connected with the Agricultural Banks of our State is full of our own gropings for the co-operative ideal and the conditions in Mysore were favourable for the passing of the Co-operative Societies Regulation. The Government of India passed an Act in 1904 which underwent revision last year and our own Regulation came into force in 1905. I understand from the Registrar that there were at the end of June last 343 Societies, and 40 new ones have come into existence since then. And I learn further that the operations of these Societies extended over 3,000 villages, that the total membership was computed to be 24,538, that these societies transacted a volume of business to the extent of Rs. 60,00,000, during the past year, that the thrifty savings of the members called share capital amounted to Rs. 8,50,000 in addition to Rs. 6,29,000 which was the total amount of deposits attracted and that 41,957 loans of the value of Rs. 19,49,289 were distributed for agricultural and other purposes during the year. As the result of seven years working these societies have accumulated a reserve fund of over Rs. 30,600 after issuing dividends averaging 5½ per cent per annum. I will not weary you with more figures, but you will readily see that the above is a fair, though modest, record of the progress of the movement. No doubt the bulk of the volume of business has so far been contributed by societies in Bangalore and at the District Headquarters, but this is as it should be in the evolution of progress, remembering that co-operation follows in the wake of education. While congratulating you on the progress thus far made, I should be failing in my duty if I should not address a word of caution to you all—a caution often reiterated by the Press and Conferences. The work of organisation is by no means a simple one. The facile credit which the societies offer and the special privileges that the Government has granted to these co-operative institutions may sometimes serve as temptations for unworthy persons to combine for ostensibly co-operative purposes, the futility of which will come out only on careful scrutiny and after bitter experience. The failure of societies may serve as a damper and may largely contribute towards hampering the spread of co-operation in the surrounding area for a long time, and on this account I feel it my duty to request you all to take the work of organisation as a serious duty and to spare no effort in satisfying yourself that all the elements necessary for the growth of co-operation are in existence before a society is started. I do not want it to be understood that the work of co-operation should not be pushed ahead and that more societies ought not to be started. All I mean is that we should start on our work fully alive to the difficulty and dangers indicated above, and while the gospel of co-operation has to be preached freely in the farthest corners of the State, circumspection will be necessary before starting a society. The consolidation of societies requires, if anything, more time and trouble than starting them.

To you gentlemen, who are practical workers in the field, I need not dilate on the various forms of co-operation, but I understand that the bulk of societies in the State are Co-operative Credit Banks with ~~the~~ unlimited liability. These are indeed very useful institutions, but if the large number of these institutions are due primarily to the fact that they are the easiest to organise and manage, I do not think that we must rest satisfied with the simple increase of such societies. In the recent speeches of gentlemen that have carefully studied similar growth of credit societies in different provinces of British India, there is a marked apprehension about these societies having the tendency of increasing imprudent borrowing. You all know that a Co-operative Bank has no right to call itself such when it does not

exercise healthy check over imprudent borrowing for unproductive and unnecessary purposes, by calling into aid the independence of opinion and mutual knowledge and sympathy possessed by the members constituting the Society. Gentlemen, believe me this is the bed-rock on which the whole structure of unlimited liability rests, and if the societies are careless about the above important requisites, the so-called unlimited liability of the Society will not only be not availing for purposes of financing, etc., but may turn out to be positively injurious. Gentlemen, I would request you all to remember that unlimited liability is the only asset of our rural tracts and ask you to translate the statement into fact by your daily practices in the sacred field where you are all engaged in such good and self-sacrificing work.

I would frankly confess that I should like to see more of agricultural and industrial societies come into existence. Since ages past agriculture has been and continues to this day to be the mainstay of our land. It is fortunately the chief asset of our country and the tangible nature of this asset will be easily apparent to those who have studied the convulsions of society caused by strikes, etc., so common in countries which have given up agriculture and taken to purely industrial pursuits. Even these countries are crying loud for a return to agriculture, and therefore it behoves us to improve this and the several industries connected therewith. The best energies of statesmen and legislators are directed towards the improvement of the condition of the ryot. The words of the gifted Viceroy of India, Lord Curzon, so often quoted, bear quotation here. In his memorable speech at the Byculla Club on the eve of his departure he said :—

> " It is the Indian poor, the Indian peasant, the patient "humble, silent millions, the eighty per
> " cent who subsist by agriculture, who know very little of policies, but who profit or suffer by
> " their results, and whom men's eyes, even the eyes of their own countrymen, too often forget—
> " to whom I refer. He has been in the background of every policy for which I have been
> " responsible, of every surplus of which I have assisted in the disposition. We see him not in
> " the splendour and opulence, nor even in the squalor, of great Cities; he reads no newspapers,
> " for, as a rule he cannot read at all; he has no politics. But he is the bone and sinew of
> " the country, by the sweat of his brow the soil is tilled, from his labour comes one fourth of
> " the national income. He should be the first and the final object of every Viceroy's regard."

It is societies for these peasant farmers that I have in view, to enable them to procure good seed, useful manure, stronger bullocks and better ploughs and all other necessaries of agricultural life for which they are now looking to the relentless Sowcar with his Talavasi (ತಲವಾಸಿ) system. Here is a splendid field for useful work and the difficulties of conducting such societies of which I am fully aware, ought not to deter you from trying your best to start and work a few societies of this description, to success. Your Credit Banks may perhaps be performing these functions to some extent at present, but it is societies for purely productive purposes that I have in view and strongly advocate. I have not the slightest doubt that the Agricultural Department of the State will co-operate with this Department wholeheartedly in this work. While the scope for agricultural development, by co-operative enterprise is unlimited in our State, the scope for industrial development is equally large. The silk industry of the State is a vast and still unexplored field for co-operative effort. There is a great future for silk culture in this State, which if properly organised, should make Mysore the leading country in the world in Sericulture. We have a large weaver population and I am glad to note that the weavers' societies at Melkote and Mysore are doing good work and that a society for this class has recently been started in Bangalore with the help of public spirited gentlemen. I wish that these societies increase in numbers and ameliorate the lot of a class of our countrymen ~~who have~~ almost reached the low water mark of economic life.

Compared with the distributive stores in British India, I understand that you have a fair number of co-operative stores in the State. From the figures of sales conducted by these stores, which I understand do not restrict their sales to members, I am much inclined to think that progress has been very slow. The competition of the open market, the lack of professional knowledge on the part of the managers and the restricted credit which co-operative stores rightly offer may all have contributed to this result, but here again I venture to think that honest trade which the co-operative name stamps on the business, should be able to solve the above difficulties, provided the store is conducted on business lines. If the management is wanting in professional skill to conduct wholesale purchases and retail sales to members, it will not be difficult and believe me it will in the long run be profitable to employ a business Manager. Co-operative Societies are not philanthropic institutions and there are always limitations for purely honorary work. I should like to hear before long that each taluk possesses a good store which provides for the people unadulterated wholesome foodstuffs, clothing and the like at reasonable prices. A network of these societies with co-operative dairies in suitable localities, attracting the produce of the country for sale, and sending the excess produce to other societies where the produce is wanted, regulated by wholesale co-operative stores in District Headquarters, all run on sound business lines, is in my opinion, an ideal which the Registrar's Department and the co-operators of the State should constantly keep in view and work for.

Besides the above three usual forms of co-operation, I understand that you have certain other special societies. The Building Societies of which we have one in Bangalore are a type of co-operation which may be extended to our growing towns. I am glad to note that during the past year several societies for workmen and low paid servants have been formed and that the co-operative movement has even touched the so-called untouchable Madigas and Holeyas, promoting thrift among a class whose precarious economic condition is mostly due to imprudence and intemperance. The question of drink is more a social than an economic problem but I do not doubt that the spread of co-operation and consequent thrift will help the solution of the drink question to some extent.

Prominent among the several problems connected with the co-operative movement is rightly placed the question of supervision of our increasing societies. Important as this question is in all parts of India, it is specially so with us in this State where the average literacy and business knowledge and capacity of the ryot is somewhat lower than in the adjoining British Presidencies. I mean that the ordinary ryot of British India knows to whom to apply for redress of his grievances and how to proceed in the matter a good deal better than our ryot who is the innocent dupe of the village magnates on whom he depends. Too often he knows not enough of Arithmetic to count up to fifty, he does not know the survey numbers, extent &c., of the lands he has inherited from his forefathers and tilled all his life. He considers it an insult to his creditor to demand a receipt for sums which he pays and thinks it a sacrilege to cross the will of the village headman. It is among such persons that societies have to be started, it is such persons that have to subscribe for the unlimited liability of the society and it is such persons again that have to sit as panchayatdars and exercise their independent vote for determining important questions connected with the dispensation of credit. In such circumstances the question of constant supervision by recurring inspection and audit of societies cannot be too much insisted upon, and we must take this

opportunity to thank the Government of His Highness for the provision it has made for this purpose.

While the Government Agency for purposes of audit and inspection should continue for a long time more, the time is come for augmenting this agency by a net-work of Unions.

A subject of even greater importance than that of supervision of societies is to provide suitable agencies for financing them. All the authorities on the subject agree in deprecating anything like the State financing the societies and some emphatically denounce it as demoralising. Fortunately, the history of the Agricultural Banks has put the question at rest in Mysore and from the commencement our societies have looked to Central Banks for their necessary funds. The Bangalore Central Co-operative Bank with its efficient management and ready resources has been the chief financing agency so far for the whole province, and has readily met all calls of finance. The Mysore District Central Co-operative Bank with jurisdiction over the Mysore District commenced work last year and has yet to develope Two Unions have already been started and more District Banks and Unions are likely to be formed in course of time. I have no doubt that by a sound system of federation of these institutions all chances of conflict of interest among them will be obviated and harmonious work to the benefit of all will result.

Looking at the progress made so far in the spread of co-operation, and the variety of subjects brought for discussion before this meeting, I cannot too strongly commend to you the utility of the conferences inaugurated by His Highness the Yuvaraja of Mysore, which is the most tangible proof of the keen interest he takes in the welfare of the subjects of His Highness the Maharaja. I have no doubt that the experience His Highness has gained of Co-operative Societies in the West will be of immense benefit to us in working out our own scheme. The past year has been specially fortunate in having had several successful conferences enabling co-operators to compare notes and freely exchange views. It is more in these conferences than in the office room of the Registrar that the lines of policy for further development should be chalked out, and I would like to see each group of societies make a local conference an annual function.

I have already referred to the Indian Co-operative Act having been amended last year. The practical work of several years must have made you specialists in that law and I have no doubt your suggestions based on experience will be exceedingly useful for improved legislation in the matter.

I should not at this stage forget to make a reference, brief though it may be, to an institution that has been quite recently started in the State under the distinguished patronage of the Government of His Highness the Maharaja of Mysore. I refer to the Bank of Mysore, Limited, of which I have the honour of being the Chairman. It was registered in May last with an authorised captial of Rs. 20 lakhs and the capital of the Bank was over-subscribed in less than three months. The unique success that has attended this great venture so far, is a matter on which our countrymen may well congratulate themselves and the further development of this Bank which has been so successfully floated depends a good deal on the people themselves. As most of you are well aware its field of operation is very large, and its main object in one word is to create a greater amount of business and trade activity among our countrymen to the benefit of our commerce and agriculture. The financing of Co-operative Societies will be one of its objects and I have no doubt that with the Bank of Mysore on one side and the Co-operative

ocieties on the other, Mysore will ere long take a high place among the mer-
ıntile countries of India. It rests upon you gentlemen to avail yourselves of the
ɔportunities and work to the benefit of yourselves and the honor of your country.

Gentlemen, it has given me indeed great pleasure to be associated with you in
ıe proceedings of this Conference. To me it will be a source of instruction as
ell. The excellent papers which will be read and the valuable discussions result-
ıg therefrom will, I hope, make us feel that we leave the Conference much wiser
ıan when we came here. Most of you have been honorary workers in the cause
: co-operation. I know what amount of self-sacrifice public work involves, but
elieve me there is nothing more noble on this earth than the service of fellow
ıan and you are all engaged in this most useful kind of service. I should not
ɔwever forget to suggest one word of caution. There is a tendency among most
: us to look for immediate results and when results are too prematurely sought
ır in the field of economic enterprises, we are likely to feel disappointed.
ome was not built in a day. The economic emancipation of the agriculturist
ıd the trader cannot come about immediately we wish for it. Gentlemen,
y humble advice to you is to work on in the good cause you have taken
ɔ, with all circumspection no doubt, but heedless about name or fame or
ımediate results. May be, the fruit of your labours will not appear in your
ietime, but I say work on knowing that the cause is a noble one. Here in Mysore
ıe field for this good work is large but alas! the labourers are so few. Let us
ɔpe that in the fulness of time others too will join you to do lasting good to the
ɔuntry. If you cast good seeds in fertile soil it will increase a-hundred fold and
not you, your children and your children's children will partake of it. So let us
ork on in hope.

One word more and I will close. It has struck me very often that Mysore is
ore advantageously placed than several other provinces for the growth of co-
ɔeration and such like institutions. We are all aware of the great personal
terest taken by our noble-minded Sovereign in all matters touching the welfare
: the ryot. Whatever our deficiencies and shortcomings may be, we Mysoreans
eld to none in point of loyalty. The ideas of the State, citizenship, etc., may not
ıve developed much among us, but we have more than made up for it by loyalty
) the person of our Ruler. To illustrate what I mean I might mention to you
ıat I had to go through some 1,500 applications for shares in the newly started,
tate-aided Bank, and one of the items of information the applicant had to give
as, whether he was 'a subject of the Mysore State.' Let me tell you that in very
any cases the answer recorded was that he was the "loyal subject of His High-
ess the Maharaja of Mysore." In a few cases the applicants had vehemently
ruck out the impersonal query and added in bold letters "most loyal subject of His
ighness the Maharaja of Mysore." Gentlemen, the above speaks for itself. We
:e loyal, but shall we not show our loyalty to our beloved Sovereign in a practical
ay? Listen to what His Highness said seven years ago on an important public
ɔcasion. The main principle underlying co-operation cannot be more pithily
ɔpressed. Addressing the people that had assembled at the opening of the
gricultural Exhibition at Mysore, His Highness the Maharaja said :—

"I have little doubt in my own mind, that the main difficulty which at present prevents large
"classes of the community from successful competition in Industrial and other enterprises is
"the deficiency of organised capital and the want of confidence between man and man of
"which that deficiency is in no small measure the result. Under the co-operative system,
"any local body of craftsmen or agriculturists, however poor and however limited in numbers,

"has the means of acquiring gradually and from small beginnings, sufficient capital to provide "for immediate needs and for future progress *and I would urge on all educated and enlight-* "*ened men, whether immediately concerned or not, with agriculture, crafts, or commerce,* "*the duty of promoting these societies to the extent of their ability.* Apart from the "material return, which is their immediate object, such societies have in every country where "they have taken root, proved great moral educators and promoters of mutual confidence, "self-reliance, and an honest enterprise."

Our Maharaja's wish is more than a command to us. Shall we sit still doing ;hing when so much lies before us to do, and we are under a command to do it? ; countrymen, I call upon you to wake up and be doing. Wake up others also l stir them up to join you in the Godly work of *Co-operation.*

K. P. PUTTANNA CHETTY.

The Kannada translation of

the President's Speech was next rea

by Mr T. Visvesvaraya of Tumk

VII The following papers were then read in order :

(i) "Co-operation and State Aid." — by mr N. Madhava B.A., B.L
Assistant Commissioner, Bangalore
(Appendix B — 1)

(ii) "Audit and Inspection" — by mr J.S. Chaman M.A
Comptroller to the Government of Mysore
(Appendix B — 2)

Improvement of Agriculture by Cooperative mea
By mr S. Ramarao, Secretary, Palace Stables Co
operative Soc ty Mysore.
(Appendix B — 9,

VIII The following Sub-Committees were appointed to draft resolutions on the subjects on the agenda for submission to the Conference :—

(i) Subjects nos 1 to 7

Messrs Mahadevarao (Cooperative Inspr), Agali Venkatramiah of Sira, G. Srinivasaiengar of T. Narsipur, Krishnappa, Laxmanrao and Rajagopal Sarma

(ii) Subjects nos 8 to 14

Messrs D Krishnaiengar (Cooperative Inspr), Belakavadi Ramiah, Appaji Sastry, Venkatachaliengar, Hari-Dasappa of Kadur, Venkatappa and Gopaliah

(iii) Subjects nos 15 to 21

Messrs Sampathkumaraiengar (Coop: Inspr), Veeranna-devaru of Koratagere, Vedantaiengar, Srinivasaiengar, Tirumaraniengar and Chelluvappa

iv) Subjects nos 22 to 28

Messrs Kesavamoortiengar (Coop: Inspr), T. Narayanappa, Gurappa, Muniappahetty Narayanappa, M Krishnamoorti Rao and

Nadiq Shamarao -

(iv) Subjects nos 29 & 31

Messrs Durappa (Coop: Insptr), Hanumanthakar,

Srikantia, Naranappa, Muniappa,

Bhimarao, Venkataraya Chetty and

Krishna Rao

IX: Letters of Sympathy received

from the following persons were read.

(1) M.B. Nanavati Esqr BA., LL.B., Asst.
Registrar of Co-operative Societies, Baroda State.

(2) R.B. Ewbank Esquire I.C.S
Registrar of Cooperative Societies,
Bombay Presidency

(3) Vijayaraghava Char Esquire
Assistant Registrar of Coop: Societies, Trichinopoly

(4) R. Lakshmaniengar Esquire
Assistant Secretary, Urban Bank, Madura

(5) C. Arulanandam Esquire
Kilcheri P.O., Chingleput District

(6) V. Venkatachar Esquire, Conjeevaram

X Votes of thanks to His Highness the Yuvaraja were proposed by

Messrs

(1) Adinarayanchetty of Salem

(2) Amble Annia pandit of Mysore (Appendix C

(3) Srikantasastry of Ydaundur (—do— C -2

(4) Srinivasaiyar of Saraqur (do — C 3)

(5) Subramanya Ayya of Mule (Do C 4)

(6) Govindarajiengar of Bangalore (do C 5-

(7) Mahomed Hussein Saheb of Hassan (do C

- 3.30 pm the Conference rose for refreshments.

Proceedings of the Conference on Tuesday the 7th October 1913.

The Conference met at ~~7.30 A.M.~~ 8 A.M. and sat till 12 noon.

The following subjects were discussed:--

SUBJECT NO. I.

Differences between individual, joint-stock, and co-operative enterprise and the advantages and disadvantages of each system. Co-operation a national asset.

Mr.Y. Srinivasa Iyengar of T. Narasipur explained that a desire for profits characterised individual and joint-stock companies whereas co-operation aimed at - helping the weak. The former benefit only the rich who can invest and leave the poor out of account. - Enterprises involving large capital are almost impossible in the case of individuals. The profitable nature or otherwise of such undertakings and the soundness thereof depend upon the special qualifications of the individuals concerned, while the factor of speculation and consequent risk are very great. Though joint-stock enterprises are very well adopted for large undertakings, they benefit only the wealthy few. Even the management is known only to a few and the absence of an independent audit or inspection is a very great disadvantage and

accounts for the failures of many such concerns.

On the other hand in a Co-operative Society the conflicting interests of both the rich and the poor, the employer and the employee the investor and the borrower and the seller and the purchaser are reconciled so as to benefit all parties concerned. In addition to the Government control and supervision now guaranteed for any co-operative enterprise, the watchful care and vigilence of its managing committee - coupled with the control which every member is entitled to exercise over its management have all contributed to place such concerns beyond risk or speculation.

The co-operative movement promotes thrift, helps to bring capital into use, develops mutual trust and confidence, improves moral and social conditions and spreads ideas of economy and improvement. Co-operation is therefore a great national asset. For these reasons Mr. Y Srinivasa Iyengar proposed the following resolution "As the co-operative movement is very well adopted for the successful working of different kinds of enterprises as it promotes the social, moral, and material condition of those engaged in it, and as it develops their individuality and character co-operative societies should be started at all suitable places"

Seconded by Mr. S. Bhimeswara Sarma of Yedarur, supported by Mr. Hebbur Ramanna and carried nem-con.

SUBJECT NO.II.

The fundamental principles of Co-operation and the different kinds of Co-operative effort and - organization obtaining in different countries.

Mr. V.M. Sarma of T. Narasipur explained that co-operation

co-operation depended fundamentally on thrift, mutual help and confidence obtaining amongst its members. It - implanted ideas of self-help and self-reliance and - generally developed and fostered the material and moral well being of members.

He said that advantage was taken of the co-operative movement in other parts of the world to organise societies for all kinds of purposes intended to improve the - economic condition of the country as a whole. As a result, societies were started for banking, agricultural and industrial purposes. In Germany credit was highly developed, in England Stores, and in Denmark agriculture. Other countries were closely following their example. Italy was developing co-operation in all its aspects. He said that credit societies were doing a lot of good to the people by providing them with easy credit and helping them to obtain funds for clearing off their indebtedness and for improvements. But societies for the purpose of joint sale, joint purchase, joint work and such other purposes were necessary and should be started wherever conditions were suitable. He therefore proposed that "Wherever facilities exist societies for agricultural and industrial purposes be started."

Seconded by Mr. Rajagopala Sarma of Bid4di and carried nem-con.

SUBJECT NO.III.

The present position of Co-operation in British India and in Mysore.

Mr. Lakshmana Rao of Kabbalarahalli said:--

In Mysore, as in other parts of India, the Government took the initiative in propagandistic work. Credit

societies have been started at all suitable places and are progressing well. For purposes of financing rural societies Central Banks have been organised with advantage and large sums of money are lent out usefully every year. Class societies and societies for particular objects have been organised here and there and are showing signs of great progress. Public spirited gentlemen have largely associated themselves with the working of these societies and have contributed greatly to the success achieved so far. A very forward step has been taken in the formation of Unions for purposes of organisation, supervision and financing of societies.

This was recorded.

SUBJECT NO.IV.

Why is it that Co-operative Credit has succeeded better in India than other forms of Co-operation?

Mr. Parameswara Iyer of Amrutur spoke as follows:-

Among all forms of co-operation, banking societies have developed most in India, because they are easy to manage and the elements of loss or risk are at a minimu There is besides, a lack of technical knowledge and ski among our co-operators to organise and work successfull societies other than credit institutions. Ordinarily, cheap and seasonable loans will do all that is necessar for a ryot or an artizan. Moreover as many of the co-cieties are of quite a recent growth, sufficient busine experience has not yet been gained for the profitable working of other forms of co-operation. Further capit is the pressing need of the country and any means of providing it is sure to find favour with the people. H also pointed out that conditions were rapidly changing. Societies for production, societies for sale, cattle-

insurance societies, Dairies and the like were being formed in response to the desire for them among the public and he thought it was only a question of time before all the forms of co-operation received their due share of attention.

This was recorded.

SUBJECT NO.V.

State-aid to Co-operation, how far is it vital and healthy? Should Co-operative Societies in Mysore contribute towards the expenses of their inspection, Government control being indispensable.

The attention of the Conference was invited to the excellent paper on "Co-operation and State aid" contributed by Mr. N. Madhava Rao, B.A. B.L. (copies distributed)

Mr. R. Krishnappa of Banavar pointed out the inability of most of the societies to contribute anything towards inspection charges of societies at the present initial stages of their existence and proposed that for some years to come no charge should be levied from societies.

Mr. Lakshmana Rao of Kabbaligarahalli seconded th

Difference between audit and inspection. How often a society should be inspected?

The difference between audit and inspection havir been explained in detail by Mr. J.S. Chakravarti, M.A. in his paper which was circulated among all the member

Mr. R. Krishna Rao of Banavar proposed that all

Taluq

necessity of free Government audit being continued for some years to come, explained the various steps taken in other parts of India to meet such charges. He said that in the Central Provinces a Co-operative Union had been organised by the Co-operative Societies themselves to provide a regular and efficient system of supervision, audit and control, and that the Union levied an annual

repose, with which a large number of auditors was - appointed by the Union, into which all the Societies had been affiliated. Similarly the Co-operative - Societies in Burma, Bengal, The United Provinces and the Punjab were taking themselves to a certain extent and sharing in the undertaking responsibility for their - welfare and protection. In Europe, where co-operation originated the societies combined themselves into large private organisations for supervising and promoting their common objects and of course the funds necessary for auditors and supervisors. They hardly [illegible] from the Government in their initial stages, it is desirable to [illegible] in the matter of the Societies providing supervision and audit in general by - some portion of their net profits to meet re.

in the neighbourhood of each other will be jointly administered by their federation as Unions, appointing supervisors etc. A start has been made in this direction in the Unions of Hassan and Tumkur, recently registered.

Taluq headquarter societies be inspected at least twice a year and all rural societies at least four times a year. He also proposed that all societies should be audited once a year.

This was seconded by Mr. Y. Somasundara Iyya of Yeladur and carried nem-con.

SUBJECT No. VII.

Co-operative education in Schools and Colleges.

Mr. Parameswara Iyer of Amrutur said that as the movement was meant mostly for the benefit of the ryot and such other ignorant folk, it was desirable that all village school masters be trained in co-operation and book-keeping so that they might help in the dissimination of co-operative knowledge among their ignorant neighbours. With a view to secure this end and to train the rising generation to be good co-operators in their turn, he also proposed that 2 or 3 hours a week might be devoted in every school to impart instruction in Co-operation.

Mr. Ramiah of Belakavadi, while seconding the above proposition suggested the formation of societies for boys in each school, the funds of such societies being employed to purchase and stock such school articles as books, slates, etc.

Mr. D. Shama Rao pointed out the impossibility of societies being started for boys, in as much as persons below the age of 18 cannot become members of societies under the Co-operative Regulation.

Mr. Anantakrishnamachar of Channapatna said that sufficient time could not be devoted for this purpose in most schools.

Mr. S. Varadaraja Iyengar spoke on the necessity of imparting co-operative lessons in schools and recommended the adoption of jama kharch books for schools as has been done in Dharwar.

Mr. Ramachandraiya of Tumkur said that it was impossible to expect boys to take to co-operation and suggested that their parents and school masters must first be trained and made to impart instruction and deliver lectures to the ignorant folk.

Next Mr. Shama Rao, M.A. Inspector General of Education, said that Co-operative Societies and educatio: institutions are akin to eahh other. Co-operative - subjects are taught in Normal Schools, and 24 trained teachers have been appointed as Head Masters of differen schools to popularise co-operation. He said that Mr. Ananda Rao,C.I.E., the late Dewan had sanctioned large sums of money for the development of the co-operative movement. A teacher must know the elements of - agriculture, remedies of cattle disease and the method of writing documents so that he may be useful in the village. Needful training is being given to teachers in Normal schools and it was too early to pronounce any opinion. He announced that he would gladly encourage the teaching of co-operative principles in schools, and issue books, slates and other educational requisites to be sold on commission(cheers) by village societies, and that such an experiment was being tried in the Cauvery Reservoir town newly formed, 7 miles from Mysore. Easy text books on co-operative subjects were being got ready for use in Schools(cheers) and all efforts were being made by the Educational Departmen to popularise the movement.

Mr. M.A. Narayan Ayangar, B.A. B.L., Registrar of Co-operative

Co-operative Societies thanked the Inspector General of Education for the interest evinced by him in the Co-operative movement. He said that the Director of - Industries also had very kindly sent his weaving expert to demonstrate improved methods of weaving to the weaver members of Kommerhalli Society and that the Director of Agriculture had similarly consented to open implement Depots wherever societies asked for them and also to spare the services of an Agricultural Inspector for the purpose of demonstrating the use of the improved implements.

SUBJECT NO.VIII.

Inspectors, Honorary Organizers and Supervisors: their usefulness and necessity.

Mr. T.V. Haridasappa said that an Honorary Organizer should be appointed for 4 or 5 Taluks and that the - Organizers should establish new societies, deliver - lectures and explain to the people the object of societies. They should teach the people how to keep accounts and maintain the several registers.

Mr. Chitambarayya said that Honorary Supervisors should stop within the jurisdiction of the societies established. It was also pointed out that 25 societies should be placed in charge of an Inspector who should have full control over the affairs of the societies and should audit the accounts of the societies. He should also organize new societies. If the number of societies in any District should exceed 40, an additional Inspector should be given.

RESOLUTION. It was resolved that an unoffici l agency for the propagation of co-operative knowledge and organization of societies should be provided for by the recruitment of more Honorary Organizers and Honorary Supervisors and

that

that more Inspectors should be appointed by the Government as the number of societies increased.

SUBJECT NO.IX.

The importance of bye-laws and their study and amendment from time to time.

Mr. Belakavadi Ramayya said that the bye-laws should be considered as important as the Regulation itself. They should be printed and given to all the members. The bye-laws should be very rigid and the more rigid they are the more they tend to the advancement of the society.

Mr. Ramakrishna Iyer said that the Registrar might be requested to supply the societies free of cost as many copies of the bye-laws as there are members in as much as the societies are too poor to meet the cost in the initial stages.

Mr. S. Varadaraja Iyengar said that the societies themselves should get the bye-laws printed at their own cost and that the Registrar's Office cannot undertake to do the business. The societies themselves should find their own ways and means to get the business done. The bye-laws should be amended from time to time in the light of the experience gained by the society.

Mr. Appia Sastry seconded the proposition.

RESOLUTION. It was resolved that every society should give a printed copy of its bye-laws to each of its members and every opportunity taken to explain these bye-laws to those that are illiterate.

SUBJECT NO.X.

The value of unlimited liability

Mr. Venkatappa proposed that for all rural societies i.e. societies purely intended for the benefit of - agriculturists who cannot afford to contribute their own money to the society unlimited liability should - invariably be adopted.

Mr. Venkatachela Iyengar seconded the proposition and said that unlimited liability should be preferred in rural societies as it commands more credit in the outside market than the other form of liability.

Mr. Ramaswamy Sastry of Manchanahalli and Mr. Bhaskarappa of Yedaror explained the principle of unlimited liability and its advantages. Mr. D. Appu Rao explained that the Central Bank lend mostly on the - unlimited liability of the members of rural societies.

The Registrar explained how unlimited liability societies worked, how the properties were valued and how the Central Banks scrutinized and dealt with the loan application of the society. Unlimited liability ensured careful management of the society and compelled members to exercise vigilance on the transactions. He said that "it is unlimited liability which makes the members and the governing bodies bring to the work that necessary vigilance that unremitting care, that searching discrimination, which can alone ensure attainment of the object aimed at". If the management of the society was good the unlimited liability would never have to be enforced.

Mr. Ramanna of Hebbur said that he got the Hebbur Society converted from 'Limited' to an 'Unlimited' society and explained the advantages of unlimited - liability over the other kind of liability by instancing a concrete case

Mr. Ambalo Ammia Pandit said that he was a banker himself; that the intention of the money lender always was to get the borrower's land. Not so in the unlimit liability societies. He said that all must borrow fro the Central Bank which looks to the interest of the - borrower and not from a private money lender who looks to his personal gain and tries to snatch away the prope of the borrower.

RESOLUTION. It was resolved that all rural societies should be on the unlimited liability basis and such of the other societies as cannot manage to collect their own capital may be formed also on the unli-ited liabili basis.

The duties and responsibilities of the anchayat.

Mr. Chitamba Rao of Kunnur// proposed that when loa are recommended by committee members they should certify to the adequacy of the ~~society~~ Security offered by the debtor and that the Committee Member who so certifies should be responsible for its correctness.

Mr. Appia Sastry seconded the motion.

Mr. Chitambara Rao also said that the names of t anchayetdars should be published in the Gazette and that they should be selected for Taluq and Municipal Boards.

Mr. Venkatachela Iyengar in seconding the motion said that copies of the Gazette should be supplied to societies at half their cost; that it was resolved l year that if 1.0 societies agreed to this the same co be done.

Mr. Y. Srinivasa Iyengar of Yelandur said that it was unnecessary to go deeply into the question of the dutie and responsibility of the Panchayetdars as they were - given in detail in the bye-laws themselves. Briefly, they were the men on whose intelligence, honesty, sympathy, earnestness, knowledge and experience depended the success of the society. Impartiality, honesty of purpose, and sense of justice and responsibility should characterise their actions. It was easy enough to get such men in large places but, in smaller places, the difficulty of getting together a good panchayet was - somewhat great. He pointed out that this difficulty was gradually diminishing with the spread of education and with greater knowledge and experience of the principles, methods and objects of co-operation.

RESOLUTION. It was resolved that the duties of the - Panchayet as defined in the bye-laws should be strictly carried out with impartiality and that the Panchayetdars should be selected by the general body with due care and caution.

SUBJECT NO.XII.

Penalties for delay in repayment of loans or payment of share instalments, their rate and method of utilizatio

Mr. Ramayya of Belakavadi said that if loans were not paid in time penal interest should be levied . So also in the case of default in paying share instalments. He said that the rate of penal interest in the case of share defaulter should be less than that levied on overdue loans.

Mr. Krishna Iyengar of Mittur also spoke to the same effect.

Mr. Veeranna Devaru of Koratgere said that members should be expelled after a default of 3 months and that there was no need to change the rates of interest.

Mr. Srinivasa Rangachar of Tumkur said that there was no need for levy of penal interest in the case of defaults in paying share amounts.

The question next turned upon the rate of penal interest now levied. The rates were found to vary but the average was about 1 pie per rupee per month over the ordinary rate of interest. It was decided to drop the question and leave each society to fix its own rate with due regard to local conditions.

SUBJECT NO.XIII.

The value of the property register of members in credit societies.

Mr. Appia Kastry proposed that in unlimited societies the maintenance of the Property Register was quite - necessary and that in limited societies also the same should be maintained.

Mr. Ramayya of Malavalli seconded the motion. Mr. D. Appa Rao stated that the Property Register was quite necessary in as much as it would enable one to gauge the credit worthiness of the members.

Mr. [illegible] Varadaraja Iyengar said that in limited co-operative property list was not necessary and that unlimited liability societies should invariably maintain a - property register. Properties should be properly valued by the Panchayat and entered in the Register. This should be periodically revised and such revision would show how the members have benefited by co-operation. It would also enable the Registrar and the Panchayatdars of the society to know how best to make the society most useful

to

to the members, to what extent the members were credit-worthy individually and collectively.

RESOLUTION. It was resolved that Property List should be maintained in unlimited liability societies as the bye-laws made it obligatory on the part of members to maintain a Property Register.

SUBJECT NO.XIV.

The mode of attracting deposits and rules relating thereto.

Mr. Haridasappa said that it would be very advantageous if depositors allowed their deposits to remain in the society for a year and upwards and agreed to take the interest only. Such deposits should not be allowed to exceed Rs.200/- or Rs.300/-. They should not be kept for less than a year.

Messrs. Venkatachala Iyengar and Venkatappa supported the motion.

Mr. Ramachandriah Honorary Supervisor said that the German system of Home-safes should be introduced into every society and children should be encouraged to practise thrift from childhood so that when they grow they might become thriftymen. He said thrift was the essence of co-operative credit. The present societies were doing much in the way of encouraging thrift by requiring members to contribute shares. Further progress was possible if the rules of the Savings Banks were slightly improved upon and adopted by our societies. He proposed the adoption by all societies of the model rules drawn up by the Registrar on this behalf.

RESOLUTION. It was resolved that with a view to attract deposits to societies the rules framed by the Registrar should be adopted with suitable modifications according to

to local circumstances and that every attempt should be made by the Panchayet members to induce the members to deposit their savings in Co-operative Societies.

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The Conference assembled at [illegible] A.M. on Wednesday the 8th October and took up the following subjects:--

SUBJECT NO.XV.

Co-operative Societies as Savings Banks for the entire State.

Mr. Veeranna Devaru of Koratagere said that the societies had already been doing Savings Bank business through-out the State; but they had not been able to attract sufficient deposits for their transactions. With a view to enable societies to attract larger amount of deposits, the Registrar published a set of model rules suggesting that the rates of interest payable on deposits may be fixed at 4 to 6 per cent. These rules should be adopted in every society.

Mr. Y. Srinivasa Iyengar of T. Narasipur supported the above views and he also pointed out that the Pass - Books which had been introduced by the Registrar had been the means of bringing in a large amount of deposits into the Societies.

It was resolved that all societies which are already maintaining Savings Bank account should strive to make it more popular by explaining to all the members the advantages of deposit accounts and by bringing into - force the deposit rules framed by the Registrar offering 4 to 4½ per cent interest and receiving any sum, however small.

SUBJECT NO.XVI.

Loans to members, their kinds, purposes, period, security and

and rates of interest: productive and unproductive, necessary and unnecessary loans. Societies to fully finance members without their having to borrow from outside.

Mr. Veeranna Devaru referred to the resolution passed at the Second Provincial Co-operative Conference viz., that the loans from societies should be given to members only for productive and necessary purposes, that the period should in no case exceed the time required for the fructification of the loan; that the rate of interest charged should, as a general rule, be slightly less than the local rate of interest and it should always be insisted upon that the loan is used for the purpose for which it was raised.

It was resolved that loans should be granted in the above manner only for productive and useful purposes and that the employment of the loan for such a purpose should be strictly scrutinized by the Panchayat.

SUBJECT NO.XVII.

Reserve Fund and its uses. May it be utilized as working capital?

Mr. Cheluvia of Kodagenahalli suggested that as most of the societies have not got sufficient capital for their daily transactions the Reserve Fund may be utilized as working capital.

Mr. Veeranna Devaru opposed him and said that as the Reserve Fund is an index of the stability of the societies it should not be employed in the transactions of the societies but should always be kept seperately so that it may readily be available to meet unforeseen losses. To create confidence in the people it should be deposited either in the Central Bank at Bangalore or

or the Government Savings Bank.

Messrs. Ramanna of Hebbur and Nanjunda Sastry - supported him.

Resolution

Resolved that the Reserve Fund of Co-operative Societies should not under present conditions be employed as working capital of the society but should always be kept in the manner approved by the Registrar so that it may be readily available. In exceptional cases it may be used with the permission of the Registrar.

SUBJECT NO.XVIII.

The desirability of fixing the maximum dividend that could be earned by shares.

Mr. Srinivasa Iyengar of Yelandur said that at the last Conference it was resolved that the maximum limit of dividend payable on shares should not exceed 12 per cent; but from the experience of the working of societies it was found that in many cases the societies could not declare a dividend of even 9 per cent.

Mr. S. Varadaraja Iyengar said that it was not desirable to declare a dividend of more than 6¼ per cent and that every society should after declaring this amount keep by the remaining profits to form a dividend - equalization fund and that every society should frame a bye-law to this effect and bring it into force.

Mr. H. Sreekantiah of Hariharpur said that the above rate was rather low and that the dividends payable to share holders should be at least 9 per cent.

Resolved that the maximum rate of dividend payable to share holders should always be fixed according to local circumstances and that the rate should in no case exceed 12 per cent.

SUBJECT NO.XIX.

Grant of honoraria to the Secretaries and other Committee members of societies and how far this should be discouraged.

Mr. Tirunarana Iyengar suggested that the Secretaries of Societies should be given some honorarium on account of the responsible duties they had to discharge; otherwise they might not be expected to show sufficient enthusiasm and interest in the good work of the societies. - The amount of honoraria should always be in proportion to the work done by the Secretaries and the profits earned by the societies.

Mr. Ramanna of Hebbur said that the amount of - honoraria should be decided by the Registrar in each case.

Mr. Narnappa of Turvekere said that the honoraria should be distributed to the Secretaries after they - vacate their office which is generally once in two years.

Mr. Ramanuja Iyengar of Kadaba was of opinion that such honoraria should be given every year.

The President at this stage suggested that the question of fixing the amount of honoraria and the tim when it was to be paid might be left to the general bo

It was urged that only the Secretary should get some bonus and not the other members of the Committee. There was also no objection for paying some bonus to the auditors.

It was unanimously resolved that at the general meeting of each society the members should be allowed free discretion to determine the amount of honorarium that had to be paid to the Secretary in consideration of the good work done by him, care being always taken

to

to fix this amount consistently with the profits earned.

SUBJECT NO.XX.

Store societies, their present condition, advantages and disadvantages and methods of improvement.

Mr. Venkatasubbiah of Anekal explained that the - Store Societies in the Mysore State had not been quite successful till now on account of the difficulty of - management and want of requisite technical skill, and the necessity of having to compete with tradesmen who were not always ~~scrupelors~~ Scrupulous in their dealings. It was suggested that Central Store Societies should be started in convenient centres to help rural societies with all the things they might require.

Mr. Ramachandriah suggested that such a Store might first be started at Bangalore.

Mr. D. Shama Rao gave the experience of the Bangalore City Society and said that there were considerable difficulties in the management of Stores.

Mr. Amble Anniah Pandit supported him.

Mr. M.A. Singlachar suggested that a tender purchase system might be introduced and Store Societies established after guaging the requirements of the members. He also said that Stores might be purchased wholesale in cheaper markets and stocked.

The President in disagreeing with the above suggestion was of opinion that the Store Societies might with - caution and advantage be started in suitable localities.

It was unanimously resolved that in convenient - localities where disinterested co-operators possessing business tact and capacity could be secured , Store -

Societies

Societies might be established.

SUBJECT NO.XXI.

Weaver Societies, how far have they helped the weaving industry?

Mr. Venkataramana Chetty of Thogatagere read an interesting paper on the subject, in which he referred to the ignorant, backward and inefficient condition of the weavers as well as the want of education, mutual help and confidence among them. He explained how capital was not readily forthcoming and it was quite necessary to encourage thrift among the weavers to improve their economic condition. He also explained to the members, the importance of starting Weavers' Societies in suitable localities with the object of improving the weaving industry by introducing improved Fly-shuttle looms and other appliances, by purchasing wholesale, the requisite weaving materials, such as yarn dyes etc., and selling them to the members in retail at moderate prices. He pointed out how the members of the Weavers' Societies in the State were steadily improving their condition.

Mr. Thirunaraniengar said that the Weaver Societies at Melkote, Grama, and 10 or 12 other places were doing good work, and that many more of the same type could be started elsewhere.

The President then informed the members that instructions on proper lines were being imparted in Janopakari Doddanna's School at Bangalore and that if only more men took to better business methods much goo might be expected.

The following resolution was unanimously approved

"That the Weaver Societies working at present have materially helped the weaving industry in the State, and that there is much scope for further improvement, that more societies should be started and improved modern up-to-date appliances introduced and that in cases where it is necessary to employ large capital, tacavi loans under the rules newly framed by the Government may be availed of and that Co-operative Societies for weavers to improve the economic condition of the weaving class, and help the development of the weaving industry in the State as a whole."

SUBJECT NO.XXII.

Building societies and their usefulness.

Mr. D. Appu Rao explained to the members that house-building on co-operative lines had made great strides in other countries. He referred to the Building Society at Bangalore which was helping its members by advancing to them, large sums of money to build houses on sanitary lines, in the extensions of Bangalore. But for the help rendered by this society, a large number of poorly paid-men would not have been able to provide themselves with healthy houses in a healthy locality. He said that the society had already lent to the extent of a sum of - Rs.

Mr. B. Krishnamurti Rao of Vartur, then, moved the following proposition:--
"That in large centres like Bangalore, Mysore, Tumkur, Shimoga, Kolar and other such places, where there is plenty of building activity Building Societies may be started with the object of helping the members to build decent and sanitary houses.

The proposition was seconded by Mr. Gurappa Chetty and was carried nem-con.

SUBJECT NO.XXIII.

Improvement of industries by co-operative means:--

(a) The lac-ware industry at Channapatna.

Mr. Ananthakrishnamachar of Channapatna explained to the Conference that prior to the establishment of a society there were only a few families employed in this industry whereas since its formation this industry has revived. He said there were now nearly 100 pupils - learning the work, machinery was employed and chemical dyes were used. The finish of the articles manufactured was very good. Formerly each man was earning two to three annas a day, but now he earns nearly 12 annas besides the profits he gets at the end of the year in proportion to the labour contributed by him. The - society's membership consisted of the working artisans and of a number of the general public. The working member contributed to the Society's funds in the shape of shares and he was paid a fixed wage besides his proportion of profit.

Mr. Vasudeva Rao of Chickmagalur remarked that the articles now made by means of machines did not compare favourably with the hand made articles, in the matter of durability and the President remarked that factories should be able to turn out better things than could be made by ordinary hand labour.

(b) The Silk industry.

Mr. H. Ramanna of Hebbur spoke about sericulture in the Tumkur Taluk and proposed that during the Taluk - Jamabandy, a Sericultural Inspector should be deputed for explaining to the ryots the advantages of this industry

Mr. Y. Srinivasa Iyengar of Yelandur proposed that

it was very necessary to encourage this lucrative - industry among the ryots. He said that the silk indust was one of the most important in the State, but through the ignorance and inefficiency of those engaged in it, it had not developed as much as it should. The methods adopted in silkworm rearing, silk reeling, etc., were very crude, and would, if allowed to continue inevitabl destroy the industry altogether. Practical demonstrat of the advantages of adopting clean and sanitary method should be given to the people, people engaged in the sa occupation should be grouped together, supplied with funds, good silkworms and the like and helped to sell their silk etc., at profitable rates. All this could be done only if Co-operative methods were adopted.

(c) Brass art-ware.

Mr. Ambale Anniah Pandit said that this industry could be encouraged in places like Nagamangala, Shravana belgola and Nagadi, where the industry is being pursued at present by a few workmen.

(d) Rice-hulling.

Mr. T. Naranappa of Turuvekere said that great - difficulty was being felt for want of rice-hulling - machines in the Tumkur District, and that steps should be taken to have such machines in suitable localities.

Mr. Anniah Pandit remarked that the machines at Yedathore, Mysore, Seringapatam and other places were of great help, but that they were owned by private - individuals.

Mr. Yesaviah of Shimoga said that a hulling machine had recently been established at Shimoga and that it was working well.

(e) Sugar cane crushing and jaggory manufactur

Mr. Kadaba Ramanuja Iyengar said that he had a - machine in his estate at Kadaba and that it was working satisfactorily. He said that the Agricultural Departmen was ready to help people in manufacturing a better sort of jaggory and that it had demonstrated this to the - ryots at Bethur in the Chitaldrug District, Harihar, Kalasa in the Kadur District, Kunigal, Kaveri Nibbana-halli and other places. The Department of Industries and Commerce had also taken up the question and that it was prepared to get and erect the machines in suitable places if only people came forward.

The Registrar took this opportunity of drawing - attention to the model rules he had framed for jaggory mills and hoped that people would come forward to start them.

know how co-operative means could be employed to carry on these aforesaid industries.

The Registrar explained that every kind of indust could be pursued with advantage by employing the principles of Co-operation. Every industry wanted capital and co-operation brought in capital freely. Again the profit of every enterprise depended on the whole hearted interest of the labourer in his work, which was best secured by Co-operative societies. Lastly Co-operation got lots of services freely and willingly conferred, raising large profits at a minimum cost. These principles were best illustrated by a few examples. Co-

The Conference then unanimously resolved that no effort should be spared to encourage these industries by co-operative means and that the help of the Departments of Agriculture and the Industries and Commerce should be sought, wherever it is necessary.

SUBJECT NO.XXIV.

Improvement of Agriculture by Co-operative means. Co-operative purchase and sale of agricultural implements, seeds and manure and also of agricultural products.

Mr. H. Ramanna of Hebbur read a short note on the subject, in which he stated that the help now given to the ryots by the Agricultural Committee of the Economic Conference might, with great advantage, be extended - through the Co-operative Societies.

The following proposition was put forward for the consideration of the Conference.

"That it is of the utmost importance to improve agriculture which is the main occupation of the people of Mysore -

and

and that to gain the object it is necessary to establish as many rural societies as possible which can purchase, and sell the necessary implements of Agriculture, seeds and manure and other agricultural products.

The proposition was seconded by Mr. T.V. Naranappa, and was carried nem-con.

SUBJECT NO. XXV.

Co-operative Societies for tradesmen.

The subject was briefly discussed, the society at Hole-narsipur being given as an instance of such co-operation among the cloth merchants of the place.

SUBJECT NO.XXVI.

Co-operative Dairy-farming.

This subject too was discussed with reference to local conditions. As the conference learnt that a sub-committee of the Economic Conference was sitting on the same question, it decided to await their investigations. Attention was drawn to the Producers Co-operative Societies and the Consumers Co-operative Societies in the United Provinces and Mr. Chatterjee's paper on the subject

SUBJECT NO.XXVII.

Co-operative Cattle Insurance.

The Registrar explained to the members of the Conference that these subjects had been put on the agenda list in order to give some ideas about them. He explain how in Burma and Coorg these societies were prospering and how it was possible in our State to have such Societies, if only the people were desirous of having them. He also said that if tradesmen could combine

together they could get superior goods at moderate prices. Speaking about the Dairy-farming he said that the difficulty of getting good milk and ghee at Bangalore and Mysore was growing more and more acute, and that it was high time to establish a Dairy in these places.

Regarding Cattle-insurance he said that many a ryot in our State is ruined when any epedemic disease breaks out among the cattle. He explained how the system of insuring cattle was working very satisfactorily in Burma and that a similar system might with great advantag be introduced into our own province. The details of the scheme were contained, he added, in the notes published and circulated to the members of the Conference.

It was thereupon resolved that Co-operative principles should be employed to work out the scheme and that doing so would greatly improve the material condition of the ryot population by providing them readily, with the means of replacing deceased cattle.

SUBJECT NO.XXVIII.

Provincial and District Federal Banks.

The functions of the Provincial Banks as purely financing institutions for all the co-operative institutions in the State, and the functions of the District Federal Banking Unions, as financing, inspecting, controll and propagandistic agencies, were clearly explained to the members of the Conference.

Thereupon, it was unanimously agreed that more Distri Federal Banking Unions should be started and that every District in the Province should at least, have one such Union, in the first instance.

The Registrar took this opportunity of inviting the

attention of the Conference to his model bye-laws for Unions which contained the principles, objects and - methods of these institutions.

SUBJECT NO.XXIX.

Reductions of interests on loans granted by the Central Banks.

Mr. H. Srikantaiya of Jodi Hariharpur proposed th the rate of interest charged by the Central Bank shoul be lowered from 7½ to 6½ per cent or 7 per cent on the ground that local sowcars were ready to lend money to societies at 6 per cent on the unlimited liability of all members of the Society.

Mr. Singri Ranjappa of Tiptur was also of this opinion.

Mr. D. Appu Rao said that as they were giving 5½ to 6 per cent interest to depositors, it was not possi for the Bangalore Central Co-operative Bank to reduce the rate of interest just then and that this could be done only when deposits come freely into the Bank at 5 per cent.

Mr. Amble Anniah Pandit said that local sowcars charged 12 to 18 per cent interest on loans, whereas people borrowing from the Central Bank would pay inter at 9 per cent so that this was fair.

Mr. D. Venkata Naranappa, M.A. pointed out that a the Central Bank was collecting interest in advance, t real rate of interest would be more than 7¼ per cent and moved that the Central Bank should collect interes every month.

ppu Rao replied that the Central Bank had no objection to collect interest every month but for

the

the inconvenience that might be caused in paying it and that the Central Bank would accept monthly payments if societies can pay punctually.

The Registrar explained that there might be one or two sowcars in some places who might be ~~xx~~ willing to finance rural societies at 6 per cent as stated by Messrs. Srikantaiya and Nanjappa but, as the Central Bank deals with all the societies in the State, it was not advisable to allow societies to raise loans from - private individuals.

RESOLUTION. It was resolved that this question may - rightly be considered by the Central Bank and facilities created for the benefit of the borrowing societies.

SUBJECT NO.XXX.

Societies to send articles for publication in the Mysore Co-operative Bulletin.

It was agreed that societies might send matters of special features connected with them such as important Proceedings of the General Meetings, progress in the work of the society from time to time etc., for - publication in the Mysore Co-operative Bulletin.

SUBJECT NO.XXXI.

Deputy Commissioners, Assistant Commissioners and Amildars to interest themselves in societies and inspect them now and again.

Mr. Venkataraya Chetty of Belagur proposed that Revenue Officers must actively interest themselves with the affairs of the society and inspect the Societies in their jurisdiction frequently.

Mr. S. Venkateshaiya, B.A. B.L., explained that

such

such a step would tend to officialise the movement which is highly undesirable.

Mr. Amble Anniah Pandit in supporting Mr. Venkateshaiya said that such inspection by Revenue Officers would put the Panchayet members into extra worry and so - departmental inspection was enough.

RESOLUTION. It was resolved that as Co-operative - movement was still in the infant stage, in addition to the departmental supervision and guidance, inspection by Revenue Officers would help in increasing the confidence of the public in the movement and so such inspection was desireable.

SUBJECT NO.XXXII.

Formation of District and Taluk Progress Committees of Co-operation.

The Registrar explained that the Mysore Economic Conference had District and Taluk Progress Committees for promoting the work of the Economic Conference and said that the Economic Conference should be moved to include co-operation as one of the subjects for the work of the District Committees and after some progress is achieved, the idea of forming Taluk Progress Committees may be taken up.

Mr. Varadaraja Iyengar suggested that District - Committees may be started first.

The Registrar was requested to consider the matter and take such action as he thought fit.

SUBJECT NO.XXXIII.

Provincial and District Conferences, their utility and the work to be done by them.

Mr. B. Muniappa of Ukkasagara proposed that as these Conferences had already helped much in the advance of the Co-operative movement in the State, by bringing people together and enabling them to compare experiences, exchange ideas and thus stimulate Co-operative thought, it was necessary to hold an annual Provincial Conference at Mysore during Dasara and hold District Conferences also on suitable occasions for promoting ideas of - co-operation among all classes of people. Carried - nem-con.

SUBJECT NO. XXXIV.

Formation of a Co-operative Union for Mysore for undertaking all propagandistic work, including the holding of Conferences and the publication of Co-operative - Literature.

It was resolved that a Co-operative Union for the whole Mysore State consisting of all the societies as members be started, that a small fee be recovered from affiliated societies and individual members of these - societies for meeting the cost of holding the Provincial Conference and for publishing Co-operative Literature connected with propogandistic work.

SUBJECT NO. XXXV.

Transactions between Taluk Treasuries and Societies to be direct without the intervention of District - Treasuries in order to prevent delay.

Mr. Sampathiengar of Hole-narsipur explained that at present considerable delay was experienced in - remitting money from one society to another in different Taluqs and Districts although the concession of Remittance Transfer Receipts was granted by Government.

Mr. V.A. Srinivasachar, Retired Assistant Comptroller explained the difficulty involved in the proposal as all the accounts of treasuries had to pass through the - District Treasury Officer concerned.

It was agreed that Government should be approached in the matter.

SUBJECT NO.XXXVI.

Permission to be obtained for withdrawing money from Government Savings Banks more often than no...

Mr. D. Ramaiya explained that the present practice of withdrawing money from the District or Taluq Treasury once a month was a great hardship to societies as they would require money oftener for meeting the demand of the members of societies. District or Taluk Treasuries should therefore be authorised to allow societies to withdraw money as often as they desire.

The President explained that the existing rules permitted the Treasury Officers to allow more than one withdrawl a month at their discretion and suggested th: if Treasury Officers are requested to give more - facilities to such societies as have got heavy transac: in them, they would perhaps do it. This suggestion wa: unanimously accepted.

The President summarised the proceedings of the Conference. The Registrar and a few others thanked the President after which the sittings of the Conferenc were closed and the members departed after the distribution of pansuperi and garlands.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE.

Circular No. 203—C. S. 105 *of* 13-14, *dated* 11*th August* 1913.

At the last Conference of Co-operative Societies held in Mysore in October 1912, it was resolved that the Third Provincial Conference should meet at Mysore during the Dasara Season of 1913. In accordance with this resolution, the next Conference will be held at Mysore about the 4th October.

2. The selection of delegates to the Conference may be made as follows :—

One delegate for a society with a membership up to 100.

Two delegates... ... ... 300.

Three delegates ... ... above 300.

3. It is generally expected that public-spirited gentlemen will offer to become delegates and represent societies at their own expense. But where this is impracticable, the societies with small capital may pay to the delegates double third class fare for both the journeys and actual cart-hire incurred by them for reaching the railway station. A daily batta of twelve annas per diem for a period of five days may also be paid. The bigger societies with large resources may vote return first or second class railway fare to the delegates from the nearest railway station to Mysore and back.

4. There is no objection to societies sending a few other members in addition to delegates as visitors at their own expense. The visitors will be permitted to attend the Conference and speak on the subjects under discussion but will not be entitled to vote.

5. A Reception Committee will be formed at Mysore to see to the convenience of the delegates and visitors. Housing accommodation will be provided free. Such of the delegates and visitors as require messing arrangements will intimate their requirements to the Secretary of the Reception Committee before the 15th September and send him in advance the necessary charges calculated at the rate of twelve annas per day for each person.

6. The following questions may be discussed at a General Meeting of each society, if possible, and the opinion of the general body ascertained and communicated to this office in the form appended :—

(*a*) What subjects would your society suggest for discussion at the Conference? A brief note on each of the subjects proposed should accompany the suggestion.

(*b*) Who are the delegates and visitors selected by your society?

(*c*) Does the general meeting approve of the expenditure suggested for the delegates and set apart the requisite sum?

7. A reply to this circular may kindly be sent so as to reach this office before the end

	2	3	4	5	6	7	8	9	10
	otal number of members in the society	ames of delegates	ost voted	Names of members attending as visitors	eference to Proceedings at which delegates were chosen	ames of persons desiring accommodation	ames of persons desiring messing arrangements	mount and date of remittance	ubjects proposed for discussion with notes thereon

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES

Notification No. 321 *C. S.* 105, *dated the* 25*th August* 1913.

The Third Provincial Co-operative Conference in Mysore will be held at the Rangacharlu Memorial Hall in Mysore on the 4th, 5th and 6th October 1913.

2. Mr. K. P. Puttanna Chetty, Rajasabha Bhushana, Dewan Bahadur, has kindly consented to preside on the occasion.

3. A list of the subjects for discussion is given at the end. The proceedings will be conducted in Kannada as far as possible.

4. Delegates from societies and other gentlemen invited to attend the Conference, may address it on any of these subjects and propose, discuss and pass resolutions thereon. Gentlemen unable to attend may send theses to be read to the Conference by the Secretary.

5. Advance copies of the speeches to be made and theses to be read, will be received by the Secretary to the Conference till the 1st October.

6. English or Urdu addresses received from gentlemen before the 20th September will, if required by them, be translated into Kannada.

7. Resolutions to be moved for adoption by the Conference will be notified to the Secretary at least six hours before the meeting.

8. A Reception Committee has been formed to provide boarding and lodging at Mysore to the gentlemen coming to Mysore in connection with the Conference, and to attend generally to the comforts of visitors. The Secretary will receive communications on this subject till the 1st October 1913.

9. Delegates and visitors are requested to reach Mysore not later than the 2nd October and intimate their arrival to the Secretary.

10. Enquiries, applications for assistance, and communications on all matters relating to the Conference may be made to Mr. R. Ranga Rao, Assistant to the Registrar of Co-operative Societies, who is the Secretary of the Conference.

List of subjects. (Vide page 10)

1. Differences between individual, Joint-stock and Co-operative enterprise and the advantages and drawbacks of each system. Co-operation a national asset.

2. The fundamental principles of Co-operation and the different kinds of Co-operative effort and organization obtaining in different countries.

3. The present position of Co-operation in British India and in Mysore.

4. Why is it that Co-operative credit has succeeded better in India than other forms of Co-operation?

5. State-aid to Co-operation, how far is it vital and healthy? Should Co-operative Societies in Mysore contribute towards the expenses of their inspection, Government control being indispensable.

6. Difference between audit and inspection. How often a society should be inspected?

7. Co-operative education in Schools and Colleges.

8. Inspectors, Honorary Organizers and Supervisors: their usefulness and necessity.

9. The importance of bye-laws and their study and amendment from time to time.

10. The value of unlimited liability in rural societies.

11. The duties and responsibilities of the Panchayat.

12. Penalties for delay in repayment of loans or payment of share instalments, their rate and method of utilization.

13. The value of the property register of members in credit societies.

14. The mode of attracting deposits and rules relating thereto.

15. Co-operative Societies as Savings Banks for the entire State.

16. Loans to members, their kinds, purposes, period, security and rates of interest: productive and unproductive, necessary and unnecessary loans. Societies to fully finance members without their having to borrow from outside.

17. Reserve Fund and its uses. May it be utilized as working capital?

18. The desirability of fixing the maximum dividend that could be earned by shares.

19. Grant of honoraria to the Secretaries and other Committee members of societies and how far this should be discouraged.

20. Stores societies, their present condition, advantages and disadvantages and methods improvement.

21. Weaver societies, how far have they helped the weaving industry?

22. Building societies and their usefulness.

23. Improvement of industries by co-operative means:—

(*a*) The lac-ware industry at Channapatna, (*b*) The silk industry, (*c*) Brass art-ware, (*d*) Rice-hulling, (*e*) Sugar cane crushing and jaggory manufacture, (*f*) Irrigation by pumping machinery.

24. Improvement of Agriculture by Co-operative means. Co-operative purchase and le of agricultural implements, seeds and manure, also of agricultural products.

25. Co-operative Societies for tradesmen.

26. Co-operative dairy-farming.

27. Co-operative cattle insurance.

28. Provincial and District Federal Banks.

29. Reduction of interest on loans granted by the Central Banks.

30. Societies to send articles for publication in the Mysore Co-operative Bulletin.

31. Deputy Commissioners, Assistant Commissioners and Amildars to interest themlves in societies and inspect them now and again.

32. Formation of District and Taluk Progress Committees of Co-operation.

33. Provincial and District Conferences, their utility and the work to be done by them.

34. Formation of a Co-operative Union for Mysore for undertaking all propagandistic ork, including the holding of Conferences and the publication of Co-operative Literature.

CO-OPERATION AND STATE-AID.

By Mr. N. MADHAVA RAU, B.A., B.L.

Assistant Commissioner, Bangalore.

The subject that I have chosen for this paper is a large one, *Co-operation and State-aid.* State-aid with reference to co-operation may take numerous forms, but it is evidently impossible to deal with all of them in the course of a short paper. I, therefore, propose to treat the subject under three heads viz. *Finance, Supervision* and *Propagandism.*

The most obvious manner in which Government can give assistance to co-operative societies is by allowing them the use of its money gratuitously or for interest. The limits within which this might be done are hard to determine and there is a want of agreement among the authorities which enhances the difficulty; but a few general considerations on which the question turns may be stated here.

Writers like Henry Wolff are altogether opposed to co-operative societies receiving subventions from the State Treasury as they apprehend that such extraneous assistance would be demoralising. These societies, they say, if they should fulfil their purpose must encourage thrift. Their ultimate object is not to get capital of any kind but capital which is the result of saving on the part of their members. Share money and deposits from members would generally be of this description but State Loans do not answer to it. This argument would be equally applicable to loans or deposits from non-members; but it is said that there are certain special evils connected with Government loans which make them undesirable as a means of financing co-operative societies.

Government loans are usually given at a low rate of interest and though at first sight this might appear as a circumstance in their favour, a little consideration will show that it is not so. Cheap credit, though doubtless desirable for men who are ground down by usurious rates of interest, offers temptations for unnecessary borrowings. "The mere reduction of interest," it has been said "would not mean necessarily or generally a reduction of indebtedness; rather, as rural economic history teaches, would it mean a greater mass of debt; borrowings would be larger because of the cheapness of the money; the annual cost would be the same but the volume would be greater."

Loans from Government are, moreover, not looked upon as loans in the strict sense of the term. They are not called in when due, delays are condoned, excuses are accepted and unpunctuality is encouraged. Now, as one of the objects of co-operative societies is to foster orderly and business-like habits, Government loans are condemned as calculated to under-mine such habit. A private creditor would be obdurate to entreaties and would not extend the time prescribed for the repayment of a loan, except on terms of enhanced severity; and herein lies the incentive to punctuality and care in management. But a Government cannot or, at any rate, does not act similarly and the result is habitual default and mismanagement.

If such evils are then to be expected from Government loans, it may be asked whether there is any scope at all in co-operative enterprise for the pecuniary aid of the Government. Undoubtedly there is; and we may now proceed to consider the circumstances in which such aid may be legitimately and usefully rendered.

The case of infant societies suggests itself first and foremost in this connection. The condition of such societies is peculiar. The members would usually be persons who so far from being burdened with a superfluity of money, have joined the society with the express object of borrowing it. The share capital, if there be any, and the entrance fees go but a small way, and if the new born society should do any work at all, it must get money from outside. The wealthier folk of the locality would naturally be suspicious of an undertaking which has yet to prove itself worthy of confidence and which has its promoters among men whose plighted word is perhaps the only security they can offer. Be their intentions ever so honest and their belief in co-operation be ever so sincere, they cannot get the money they want in order to start business. Once the Society gets sufficient funds to begin the work with, its success may be assured, but the difficulty is to get them. I sometimes imagine the plight of an infant co-operative society as being very similar to that of the man, in the vernacular saying, for whose madness marriage has been recommended as the only cure. He cannot secure a bride so long as he remains a mad man and he must remain mad till he gets a bride. Our societies in the early stages of their existence are in an equally impossible predicament. They cannot do any successful business unless they get outside capital and cannot get outside capital unless they do successful business. Deliverance can only come by the intervention of Government with an offer of funds sufficient to make a beginning possible. Otherwise, the new-sprung society will prove a still-born babe and die before it has learnt to live. If Government, should, on the other hand, give the necessary support, not only will the society get a moderate amount of initial working capital but facilities are afforded to it for getting more. The stamp of official approval naturally removes the doubts that may have been formed regarding the genuineness of the society and outside capital, at first shy, will gradually come pouring in. The eventual success of the society, for ex-hypothesi it must succeed, will enable it to dispense with extraneous aid later on.

I do not suppose that there will be necessity for the starting funds being provided in every case by Government. The members of the society may be rich enough to afford these funds or Providence may step in in the shape of a philanthropic neighbour. Such philanthropic intervention is said to be common in certain parts of India where wealthy and enlightened land-owners abound, and it may be forthcoming here also in certain cases; but where it is not, and where a promising society is in danger of perishing for want of initial help, it is the duty of Government to step in and rescue the offspring of its policy from a premature and preventible death.

The same considerations apply where a society in good working order finds itself in temporary embarassment, not on account of mismanagement or internal causes, but owing to hard times. The necessity of giving assistance in such cases is too obvious to require elaboration.

I have said now that the State must advance money towards the early working capital of societies of promise which stand in need of it. Whether the support can be usefully continued after they have emerged from their tender babyhood is another point for consideration, and one on which there is greater difference of opinion. I cannot better state my own views in the matter than by referring to the experience of other countries. In France, by an enactment passed in 1899, "the Bank of France was compelled in return for the renewal of its privilege to grant an interest-free loan of 40 millions of francs to agricultural credit with a present in addition of 2 millions of francs annually." This huge sum of money is advanced to what are known as "Regional Banks" which correspond to our Central Banks and the loan is a certain multiple of the paid-up capital. "No other country" it has been said in a monograph published by the International Institute of Agriculture at Rome, "has imposed upon itself such great sacrifices for the progress of mutual credit." Nor was

the sacrifice made in vain, for within a decade the number of local Banks increased from 87 to 3,150, the number of members from 2,175 to 142,000 and the amount of loans granted from 1,910,456 francs to 105,206,740 francs-results that must gratify the heart of the most sanguine co-operator. The amount of State-loan in the earlier part of 1910 was over 55 millions of francs.

In Germany, the Central Co-operative Bank of Prussia was established by the State in 1895 to encourage the development of co-operative credit. It "received from the State a capital of 5 millions of marks in revenue bonds at 3 per cent at their nominal value as a first endowment. This capital has been increased on three occasions" and now amounts to 75 millions of marks.

These examples ought to suffice to establish the need for and utility of State-aid. If countries like France and Germany, one of which is the very birth-place of modern co-operation, find it necessary to this day to subsidise the movement, surely it cannot be said that the necessity does not exist in India where co-operation is still in its infancy and where voluntary effort is less in comparison, the Government being the traditional originator and sustainer of all beneficient activity.

But Government money indiscriminately given may not only wreck the movement but involve the Government itself in difficulties. In order to avoid this certain precautions must be taken.

In the first place, care must be taken to see that the Society to which money is going to be advanced is a really sound concern and not one which has been started for the purpose of attracting a Government loan. This condition may appear a counsel of perfection, for who is to determine whether the members are in earnest or not and whether they really mean business. The difficulty no doubt exists, but it is not insuperable, for from the character and attitude of its members a moderately shrewd observer can always find out with sufficient accuracy, whether the society is likely to benefit or not by the proposed loan.

There is however, a more tangible gauge of earnestness, namely the amount of capital that the society has been able to attract by its own unaided efforts. The loan given by Government must bear a certain defined proportion to the capital so got. In France, as I have said before, the proportion of State advance to other working capital is 4 : 1 or 2 : 1 according as the borrowing society's credit transactions are for short or long periods. In India the proportion fixed is 1 : 1 that is to say, the Government lends to societies an amount equal to their share and deposit capital, but subject to a maximum of Rs. 2000 in the case of any one society. This method of restricting the State loan by the amount of other capital is an excellent device for testing the borrowing society's capacity for business and checking the tendency that might otherwise exist to start bogus aud ephemeral concerns. This point is well emphasised in a Report issued by the Department of Agriculture in Austria, extracts of which will be found in the monthly Bulletin of Economic and Social Intelligence for July 1913 pp. 18-19. Speaking of the measures adopted by the Department for advancing money to co-operative societies, it says, "certain persons have fallen into the mistake of believing that the amounts placed on the estimates for subventions, might serve directly for founding co-operative societies without the members having to concern themselves too much with the collection of necessary funds." "State action in behalf of co-operation," the report proceeds, " is not intended to take the place of, but to awake and revive, the free energies and economic forces of the organised farmers, leaving them *all the responsibility*. Therefore subventions granted by the State must never form the financial basis of the Society. The members must arrange for that by contributing the necessary capital."

A second condition necessary is that the State should demand the full market rate of interest for the money advanced by it. This may be relaxed to a

slight extent in the case of societies in the first struggles of birth, but it must be generally observed. The objectionable feature of a Government loan is not so much that it emanates from Government as that it too often assumes the form of partial charity ; but if this can be avoided by raising the rate of interest sufficiently high, I do not see any reason why co-operative societies should not be permitted to obtain a portion of their capital from Government.

Thirdly, the Government should in the matter of recovering the money act like a prudent private creditor, allowing no defaults without reason and giving no room for belief that it is not very particular about its money.

The loans now granted to societies both in British India and Mysore, ignore these two essential conditions. Recovery is not prompt and the rate of interest charged *viz.*, 4 per. cent. is so low that no society, however excellent its management and stable its foundation, can raise it at that rate in the open market.

Fourthly, the system of giving loans must not be taken as a permanent feature of co-operative finance. After reaching a certain stage of stability societies must be refused all Government help. The continuance of Government support beyond the period of necessity may cripple the capacity of societies for independent existence altogether.

If all these conditions are scrupulously observed, I am convinced that the Government might safely advance money on a more liberal scale than it has found possible to do till now.

It has been suggested to me by an esteemed friend of mine that State loans should be given not to local societies but to Central Banks. The suggestion is not altogether free from difficulties, for we cannot be always sure that our money reaches the societies that most stand in need of it. Central Banks would naturally be anxious to lend money to societies of established reputation and not to those which have yet to make it, though it is precisely these latter that would find the help invaluable. Another objection to this proposal is that it increases the rate of interest payable by individual societies, as the Central Banks cannot lend them the money at the same rate of interest at which they have obtained it from the Government. But the increase in interest would be but a trifle, and the local societies would not mind it, as they are already accustomed to get money at rates of interest considerably higher than those paid by the Central Banks.

There are on the other hand certain distinct advantages in the proposed method of administering Government loans which far outweigh the difficulties. If State loans be confined to Central Banks, the State would not be worried by the necessity of arranging for the recovery of a large number of infinitesimal loans and maintaining complicated accounts and an extensive establishment for the purpose. Secondly, a loan from the Central Society though its ultimate source may lie in the Government treasury would be looked upon more as a business-like transaction and offer less temptation for reckless management than one directly emanating from Government. Passing through a Central Bank and there getting mixed up with capital otherwise raised by that Bank, the State loan loses its distinctive and undesirable attributes by the time it reaches the local societies.

All things considered, the proposal to confine State loans to Central Banks would appear to be very sound, and this is the method usually followed in Europe. But as already pointed out, this should be supplemented by the State occasionally lending money directly to deserving societies which are unable to secure the help of Central Banks.

I have said thus much about subventions from the State as there appears to be a growing disinclination to recognise them as a valid means of financing

societies even to the limited extent advocated here. The policy of subvention was avowed by the Government of India when co-operative societies had just been formed and a notification was issued offering to supplement the resources of societies by a loan equivalent to their other working capital. Moneys were lent under this notification though not on a large scale, and I believe much good work was done with it. But it is now beginning to be thought that the policy of State subvention was a mistake or that at any rate, the movement has survived its necessity. The further continuance of the system of Government loans is being deprecated, and loans already given are being gradually withdrawn. If the cessation of Government aid be due to the fact that the movement has reached a stage of development when it can dispense with it, we have only to congratulate ourselves on this happy state of things. But the question is whether that stage has been reached and whether the withdrawal of Government support is not premature. For my part, I believe that in Mysore and several parts of British India also, the happy conditions assumed do not exist. There is no doubt something theoretically incongruous in the idea of the State helping a movement whose watchword is self-reliance, and I am not sure if it is not *doctrinaire* considerations of this sort rather than proved practical difficulties that have led to this change of policy.

The second topic on which I propose to speak is *State supervision* and *Audit*. In the absolute infancy of the movement, it was of course necessary that the Government to which most of the societies owed their existence should provide free audit and supervision for them. But now, a certain amount of progress has been made and the time has arrived for the devolution of this work being seriously thought of. The Registrar's staff must necessarily be limited and cannot be expected to cope with the work of effective supervision which is daily expanding, unless societies supplement it with a staff of their own. Individual societies cannot afford to have each a separate agency for this purpose, nor is it desirable that they should, for, an inspecting and auditing staff must not on principle be in the permanent and direct employ of the institutions whose business it is expected to check. It is the practice in Europe for societies to be grouped in Unions for inspection and audit, and it is these unions that provide and pay for the requisite staff. Unions have been formed in various parts of India and we have ourselves made a start in Mysore with two institutions recently established which combine the functions of supervision and finance.

That such institutions should spread and that the movement should ultimately be self-dependent is the hope of all who have the interests of co-operation at heart. But this is at present neither possible, nor if barely possible, desirable. In the first place, our societies are too few and too wide apart for effective combination, and even if combination were possible the scrutiny exercised by the Unions over the affairs of affiliated Societies is bound to be, at least at the commencement, of an ineffective and amateur description. So that even when the whole Province has been organised into Unions we should still require the services of an expert Registrar and staff for a considerable time to come. But the indefinite continuance of this staff as the sole agency of inspection and audit would not only involve a large amount of State expenditure, but throw into the background the ideal of independence that co-operative societies should for ever keep in view. It will encourage the belief that inspection and audit are for the Department and not legitimate work for the societies. With a view to remedy this, it is suggested that a certain portion of the cost incurred by the State should be contributed by the Societies. In the last conference of Registrars a proposal was put forward that societies should pay 10 per cent of their net profits for this purpose. The rate suggested seems to be too high for Mysore and I would not go beyond 3 to 5 per cent. The relief afforded to the State by this arrangement, I consider to be of no account compared to the moral effect it is calculated to have on co-operative societies in keeping alive before them the ideal of self-sufficiency to which they must progressively work up. Supervision by the State, it must be remembered, like the financial help rendered by it,

involves a compromise with the co-operative principle and must be gradually diminished; otherwise, the violated principle will demand its retribution and enfeeblement if not ruin of the movement, will be the result. The proposed method of contribution will serve, though in a small way, as a concrete illustration and constant reminder of that principle.

The last subject on which I propose to address is *State propagandism in behalf of co-operation*. There have been some unofficial organisers of societies in our Province but they are mostly men retired from Government service, and belong more to the official class than to the people. The work of organising societies has devolved more or less entirely on official agency. In fact, the life of our societies seems to be as much bound up with officers of Government as that of Hindus with brahmin priests. As a Hindu cannot come into the world without being chaperoned into it by a brahmin priest and cannot depart from it without the ministrations of that much abused but much needed individual, so also, our societies, as matters stand at present, cannot be formed except on the initiative of some enthusiastic official, cannot live without official supervision and support, and cannot die (that is, cannot be wound up) without an official liquidator. But this state of things cannot be permitted to last indefinitely. No popular movement has ever spread without enthusiastic non-official promoter and we have no reason to suppose that co-operation can dispense with them either. Its orginators in the West had to contend against serious obstacles, not the least of which was the opposition of the Government. They were much suspected and maligned, and success came to them after long and patient waiting. Our lot is fortunately cast in better times and surroundings, as we have nothing to fear from Government (and on the other hand, can count on its assistance) and our reward is assured. It may be that missionaries of the movement in this country cannot achieve the glory of the pioneers in the West, but neither will they have to face their difficulties. The blood of the martyrs, it is said, is the seed of the faith, but we want no martyrdoms, no life sacrifices for the propagation of the co-operative faith. Disinterested love of the cause and zeal to spread it with a moderate amount of self-denial which labour of love necessarily involves are all that are required to ensure success. What is really wanted says Nicholson, "is the advent of men of zeal, enthusiasm, devotion and perseverence who will take up the western ideas and methods and by personal labour solve the difficulties of the problem not on paper but in actual practice; the philanthropic reformers of the East must sit down in the villages as did their prototypes in the West and must there establish the petty societies which, as in Europe, shall contain the germ and promise of infinite potentialities. There can be no higher honour for any man than to achieve the role of the *Schulze—Delitzch* or *the Raiffeisen* of India and the possibility of filling that role is within the power of hundreds of men."

This passage was written nearly two decades ago and though the possibilities foreshadowed in it have not materialised to any striking extent, and though the souls of the worthy pioneers of the West have not yet apparently resurrected in this land, we are not without indications of a nascent missionary spirit in the cause of co-operation. In the Chengleput District, which is the cradle of the movement in the Madras Presidency, we read that an association has been formed of persons who, having realised by personal experience, the benefits of co-operation, have banded together for the purpose of preaching its gospel. It is hoped that we may not have long to wait in this Province for similar manifestations of the propagandist spirit.

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AUDIT AND INSPECTION

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ಮಹನೀಯರೇ,

ಮೈಸೂರು ಸಂಸ್ಥಾನದ ಪರಸ್ಪರ ಸಹಾಯಕ ಸಂಘಗಳ ರಿಜಿಸ್ಟ್ರಾರರಾದ ನನ್ನ ಸ್ನೇಹಿತರು ಮೆ॥ ಎಂ. ಎ. ನಾರಾಯಣಯ್ಯಂಗಾರ್ಯರವರು, ಈ ಸಭೆಯಲ್ಲಿ ಪರಸ್ಪರ ಸಹಾಯಕಸಂಘಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟ ಯಾವುದಾದರೂ ಒಂದು ವಿಷಯದಲ್ಲಿ ಉಪನ್ಯಾಸವನ್ನಾಡಬೇಕೆಂದು ನನಗೆ ಹೇಳಿದರು. ಪರಸ್ಪರ ಸಹಾಯಕ ಸಂಘಗಳ ವಿಷಯದಲ್ಲಿ ನನಗೂ ಕೂಡ ಬಹಳ ವಿಶ್ವಾಸವಿದೆ. ಆದ್ದರಿಂದ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳ ಲೆಕ್ಕಾಚಾರಗಳ ಪರಿಶೋಧನದ ವಿಷಯದಲ್ಲಿ ಸ್ವಲ್ಪವಾಗಿ ಹೇಳುತ್ತೇನೆ.

ಪರಸ್ಪರ ಸಹಾಯಕಸಂಘಗಳಲ್ಲಿ ಯಾವಾಗಲೂ ಹಣದ ಲೇವಾದೇವಿ ಇರುತ್ತದೆ. ಆದ್ದರಿಂದ ಈ ಸಂಘಗಳಲ್ಲಿ ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಕ್ರಮವಾಗಿ ಇಡಬೇಕು. ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಸರಿಯಾಗಿ ಇಡದಿದ್ದರೆ ಸಂಘದ ಕೆಲಸಗಳು ಕೆಟ್ಟುಹೋಗುವವು. ತೊಂದರೆಗಳು ಬಹಳವಾಗಿ ಉಂಟಾಗುವವು. ಆದ ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಸರಿಯಾಗಿ ಇಡುವುದೇ ಸಾಲದು. ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಸರಿಯಾಗಿ ಇಟ್ಟಿದಾರೆಂದು ಎಲ್ಲರಿಗೂ ತಿಳಿಯಬೇಕು. ಹಾಗೆ ತಿಳಿಯದಿದ್ದರೆ ನಂಬಿಕೆ ಉಂಟಾಗುವದಿಲ್ಲ. ನಂಬಿಕೆ ಉಂಟಾ ಹೊರತು ಹಣವು ಕೂಡುವದಿಲ್ಲ. ಹಣವು ಕೂಡಿದ ಹೊರತು ಯಾವ ಕೆಲಸವೂ ನಡೆಯುವದಿಲ್ಲ.

ಆದರೆ ಎಲ್ಲಾ ಜನರಿಗೂ ಸಂಘದ ಆಫೀಸಿಗೆ ಬಂದು ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಪರಿಶೋಧಿಸುವದಕ್ಕೆ ಸಮಯವೂ ಇಲ್ಲ; ಸಾಮರ್ಥ್ಯವೂ ಇಲ್ಲ. ಹೀಗಿರುವಲ್ಲಿ ಏನುಮಾಡಬೇಕು? ಯಾವ ಉಪಾಯದಿಂದ ಎಲ್ಲಾ ಜನರಿಗೂ ನಂಬಿಕೆಯನ್ನು ಉಂಟುಮಾಡಬೇಕು? ಹೊರಗಿನವರು ಯಾರಾದರು ಪರಿಶೋಧನ ಸಾಮರ್ಥ್ಯವೂ ಮತ್ತು ನಂಬಿಕೆಯೂ ಉಳ್ಳ ಜನರು ಗ್ರಾಮಕ್ಕೆ ಮತ್ತು ಸಂಘದ ಆಫೀಸಿಗೆ ಬಂದು ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಪರಿಶೋಧಿಸಿ ಎಲ್ಲರಿಗೂ ಕ್ರಮವಾಗಿ ಇದೆಯೆಂದು ತಿಳಿಸಿದರೆ ನಂಬಿಕೆ ಉಂಟಾಗಬಹುದು. ಆದ್ದರಿಂದ ಪರಸ್ಪರ ಸಹಾಯಕ ಸಂಘಗಳ ಲೆಕ್ಕಾಚಾರಗಳಿಗೆ ಪರಿಶೋಧನೆ ಅವಶ್ಯಕವಾದದ್ದು.

ಪರಿಶೋಧಕರಿಗೆ ಸಂಘದ ಸಭಿಕರು ಎಲ್ಲಾ ವಿಷಯಗಳಲ್ಲಿಯೂ ಸಹಾಯ ಮಾಡಬೇಕು. ಹಾ ಸಹಾಯವಿಲ್ಲದಿದ್ದರೆ ಪರಿಶೋಧನೆಯ ಕೆಲಸವು ಸರಿಯಾಗಿ ನಡೆಯುವದಿಲ್ಲ. ಪರಿಶೋಧಕರನ್ನು ಮಿತ್ರರೆಂದು ಭಾವಿಸಬೇಕು. ಕತ್ತುಗಳೆಂದು ಯಾವಾಗಲೂ ತಿಳಿಯಬಾರದು. ಸಂಘದ ಹಣವನ್ನು ಕ್ರಮವಾ ಮತ್ತು ನಿಯಮಾನುಸಾರವಾಗಿ ಉಪಯೋಗಿಸಿದರೆ ಸಂಘದ ಕಾರ್ಯದರ್ಶಿಗೆ ಪರಿಶೋಧನೆಯಿಂದ ಯಾ ಭಯವೂ ಇರುವುದಿಲ್ಲ.

ಪರಿಶೋಧನಾಕಾಲದಲ್ಲಿ ಪರಿಶೋಧಕರು ಸಂಘದ ಎಲ್ಲಾ ಜಮೆ ಮತ್ತು ಖರ್ಚುಗಳನ್ನು ಒಂದೊಂದಾಗಿ ನೋಡುತ್ತಾರೆ. ಜಮೆಯಾದ ರೂಪಾಯಿಗಳೆಲ್ಲಾ ಲೆಕ್ಕದಲ್ಲಿ ಸರಿಯಾಗಿ ಸೇರಿ ಇದೆಯೆ ಇಲ್ಲವೇ ಎಂಬುವದನ್ನು ಪರೀಕ್ಷಿಸುತ್ತಾರೆ. ಖರ್ಚುಗಳೆಲ್ಲಾ ಕ್ರಮವಾಗಿ ಮತ್ತು ನಿಯಮಾನುಸಾರವಾ ಆಗುತ್ತಿದೆಯೇ ಇಲ್ಲವೇ ಎಂಬುವದನ್ನು ವಿಶೇಷವಾಗಿ ನೋಡುತ್ತಾರೆ. ಸಂಘದಲ್ಲಿರುವ ಹಣವನ್ನು ಎಣಿ

ನೋಡುವುದಲ್ಲದೆ ಸಂಘಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟ ಇತರ ಸ್ಥಳಗಳಲ್ಲಿರುವ ಹಣಗಳಿಗೆ ಸಂಘದವರು ಪಡೆದ ರೀತಿ ಮೊದಲಾದವುಗಳನ್ನು ಪರೀಕ್ಷಿಸುತ್ತಾರೆ. ಸಂಘದ ಸಭಿಕರಿಗೂ ಮತ್ತು ಇತರ ಜನರಿಗೂ ಯಾವ ನಷ್ಟವೂ ಆಗದಂತೆ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನೂ ವಿಚಾರಿಸುತ್ತಾರೆ.

ಪರಿಶೋಧನಾಕೆಲಸವಲ್ಲದೆ, ರಿಜಿಸ್ಟ್ರಾರ್ರವರು, ಇತರ ಆಫೀಸರುಗಳು ಮತ್ತು ಸಂಘದ ಸಭಿಕರು ಆಗಾಗ್ಗೆ ಸಂಘದ ಆಫೀಸಿಗೆ ಬಂದು ಅಲ್ಲಿನ ವಿಷಯಗಳನ್ನೆಲ್ಲಾ ಸಂಪೂರ್ಣವಾಗಿ ವಿಚಾರಿಸುತ್ತಾರೆ. ಸಂಘಗಳ ಲೆಕ್ಕಪತ್ರಗಳಪ್ರಕಾರ ಇರಬೇಕಾದಷ್ಟು ಹಣವು ಸಂಘಗಳಲ್ಲಿ ಇದೆಯೋ ಇಲ್ಲವೋ ಎಂಬುದನ್ನು ನೋಡುತ್ತಾರೆ ಲೆಕ್ಕಪತ್ರಗಳೆಲ್ಲವೂ ಸರಿಯಾಗಿ ಆಯಾಯ ಬುಕ್ಕುಗಳಲ್ಲಿ ಬರಿಯಲ್ಪಟ್ಟಿವೆಯೋ ಇಲ್ಲವೋ ಎಂಬುದನ್ನು ನೋಡುತ್ತಾರೆ, ಮತ್ತು ಹೆಚ್ಚು ಕಡಮೆಯಿದ್ದಲ್ಲಿ ಅದನ್ನು ಸರಿಪಡಿಸಿ ಬರೆಸುತ್ತಾರೆ. ಪ್ರತಿ ಬಬ್ಬ ಮೆಂಬರಿಗೂ ಎಷ್ಟು ಆಸ್ತಿಯಿದೆ, ಎಷ್ಟು ಸಾಲವಿದೆ, ಎಲ್ಲಿವರಿವಿಗೆ ಸಾಲ ಕೊಡಬಹುದು ಇವೇ ಮುಂತಾದ ವಿಷಯಗಳನ್ನು ತೋರಿಸುವ ಬಂದು ಪಟ್ಟಿಯನ್ನು ತಯಾರುಮಾಡಿಸುತ್ತಾರೆ. ಸಂಘದ ವಿಷಯದಲ್ಲಿ ಎಲ್ಲಾ ಮೆಂಬರುಗಳೂ ಮತ್ತು ಪಂಚಾಯಿತರೂ ಎಷ್ಟರಮಟ್ಟಿಗೆ ಶ್ರದ್ಧೆ ವಹಿಸಿರುತ್ತಾರೆಂಬುದನ್ನು ನೋಡುತ್ತಾರೆ. ಕೆಲಸಕಾರ್ಯನಡೆಸುವದಕ್ಕೆ ಎಷ್ಟಾವರ್ತಿ ಮೀಟಿಂಗಗಳನ್ನು ಮಾಡಿದ್ದಾರೆಂಬುವದನ್ನು ನೋಡುತ್ತಾರೆ. ಈ ವಿಷಯದಲ್ಲಿ ಏನಾದರೂ ನ್ಯೂನತೆ ಕಂಡುಬಂದಲ್ಲಿ ತಕ್ಕ ಸಲಹೆಗಳನ್ನು ಕೊಡುತ್ತಾರೆ. ಎಲ್ಲಾ ಜನಗಳನ್ನು ಒಟ್ಟುಸೇರಿಸಿ ಸಂಘಗಳಿಂದ ಅವರಿಗೆ ಆಗುವ ಪ್ರಯೋಜನಗಳನ್ನೂ, ಆ ಪ್ರಯೋಜನಗಳನ್ನು ಅವರು ಹ್ಯಾಗೆ ಪಡಿಯಬಹುದೆಂಬುವದನ್ನೂ ತಿಳಿಸಿ, ಸಂಘದ ಲೇವಾದೇವಿಗೆ ತಕ್ಕಷ್ಟು ಹಣವಿಲ್ಲದೇಯಿದ್ದಲ್ಲಿ ಜೊರಗಿನಿಂದ ಸಾಲತಂದಾಗಲೀ ಅಥವಾ ಅಲ್ಲಿಯೇ ಡಿವಾಜಿಟ್ಟುಗಳನ್ನಾಗಲೀ ಶೇಖರಿಸಿ ಬೇಕಾದಷ್ಟು ಬಂಡವಾಳವನ್ನು ಬದಗಿಸುವ ಉಪಾಯಗಳನ್ನು ಹೇಳುತ್ತಾರೆ. ಅದಕ್ಕೆ ಪರೀಕ್ಷೆ ಎಂದು ಹೆಸರು 'ಇದೂ ಅಲ್ಲದೆ ಕೆಲವು ಲೇವಾದೇವಿಗಳನ್ನು ಮೊದಲಿನಿಂದ ಕೊನೆವರಿವಿಗೂ ಎಲ್ಲಾ ರಿಜಿಸ್ಟ್ರಾರ್ರುಗಳಲ್ಲಿಯೂ ತನಿಖೆಮಾಡಿ ಈಮೂಲಕ ಲೆಕ್ಕಪತ್ರಗಳು ಸರಿಯಾಗಿ ಇಡಲ್ಪಟ್ಟಿರುತ್ತವೆಯೋ ಇಲ್ಲವೋ ಎಂಬುವನ್ನು ಪರೀಕ್ಷೆಮಾಡುತ್ತಾರೆ. ಪರೀಕ್ಷಕರಿಗೆ ಸಮಯ ಇದ್ದರೆ ಸಂಪೂರ್ಣವಾಗಿ ಪರಿಶೋಧನೆ ಮಾಡಬಹುದು. ಸಮಯ ಇಲ್ಲವಿದ್ದರೆ ಲೆಕ್ಕಾಚಾರಗಳನ್ನು ಸಾಧಾರಣವಾಗಿ ಪರೀಕ್ಷಿಸುತ್ತಾರೆ. ಮತ್ತು ಕೆಲಸವು ಹ್ಯಾಗೆ ನಡೆಯುತ್ತದೆ ಎಂಬುವದನ್ನು ಕೆಲಸಗಾರರನ್ನು ಕೇಳಿ ತಿಳಿದುಕೊಳ್ಳುತ್ತಾರೆ.

ಪರೀಕ್ಷಾಸಮಯದಲ್ಲಿ ಪರೀಕ್ಷಕರು ಸಂಘದ ಸಭಿಕರ ಆಸ್ತಿಗಳನ್ನು ಮತ್ತು ಋಣಗಳನ್ನು ನಿರ್ಣಯಿಸಿ ಅದರ ಪಟ್ಟಿಯನ್ನು ಮಾಡುತ್ತಾರೆ. ಈ ಪಟ್ಟಿಯೇ ಸಂಘದ ಕೆಲಸಗಳಲ್ಲಿ ಮುಖ್ಯವಾದದ್ದು. ಆದ್ದರಿಂದ ಈ ಪಟ್ಟಿಯನ್ನು ಮಾಡುವ ಕೆಲಸದಲ್ಲಿ ಪರೀಕ್ಷಕರಿಗೆ ಎಲ್ಲಾ ಸಭಿಕರೂ ಸಹಾಯಮಾಡಬೇಕು.

ಪರೀಕ್ಷೆಯೂ ಮತ್ತು ಪರಿಶೋಧನೆಯೂ ಎಷ್ಟಾವರ್ತಿ ಆದರೆ ಅಷ್ಟು ಉತ್ತಮ. ಆದರೆ ಲೆಕ್ಕಾಚಾರಗಳ ಪರಿಶೋಧನೆಯು ಸಂಪೂರ್ಣವಾಗಿ ವರುಷಕ್ಕೆ ಎರಡುಸಾರಿಯಾದರೂ ಅವಶ್ಯಕವಾಗಿ ಆಗಬೇಕು.

ಪರಿಶೋಧಕರಿಗೂ ಮತ್ತು ಪರೀಕ್ಷಕರಿಗೂ ದುರುದ್ದೇಶವಿಲ್ಲದಿದ್ದರೆ ಪರೀಕ್ಷಣದಿಂದಲೂ, ಪರಿಶೋಧನದಿಂದಲೂ ಒಳ್ಳೇ ಫಲವು ಆಗುವದಿಲ್ಲ. ಕೆಲವು ಪರೀಕ್ಷಕರೂ ಮತ್ತು ಪರಿಶೋಧಕರೂ ಸಂಘದ ಸಭಿಕರ ದೋಷಗಳನ್ನು ಮಾತ್ರ ಹುಡುಕುತ್ತಾರೆ. ಹೀಗೆ ಮಾಡುವದು ಸರಿಯಲ್ಲ. ಈ ವಿಧವಾದ ಪರೀಕ್ಷಣದಿಂದಲೂ, ಪರಿಶೋಧನದಿಂದಲೂ ಅನಾನುಕೂಲಗಳು ಬಹಳವಾಗಿ ಉಂಟಾಗುತ್ತವೆಯೇ ಹೊರತು ಯಾವ ಉಪಕಾರವೂ ಆಗುವದಿಲ್ಲ. ಆದುದರಿಂದ ಕಂಡುಬಂದ ತಪ್ಪುಗಳನ್ನು ಹೇಳುವದಲ್ಲದೆ ಆ ತಪ್ಪುಗಳನ್ನು ತಿದ್ದುವ ಉಪಾಯಗಳನ್ನು ಹೇಳಬೇಕು. ಮತ್ತು ಯಾವಯಾವ ವಿಷಯಗಳಲ್ಲಿ ಸಂಘವು ಸರಿಯಾಗಿ ಕೆಲಸಗಳನ್ನು ಮಾಡುತ್ತದೆಂಬುವ್ರದನ್ನು ತಿಳಿಸಬೇಕು.

ಪರಸ್ಪರ ಸಹಾಯಕ ಸಂಘಗಳಿಂದ ಈ ಸಂಸ್ಥಾನದ ಪ್ರಜೆಗಳಿಗೆ ಬಹಳ ಉಪಕಾರ ಆಗುತ್ತದೆಂದು ಶ್ರೀಮಂತ ಮಹಾರಾಜರವರೂ, ಶ್ರೀಮಂತ ಯುವರಾಜರವರೂ ಮತ್ತು ದಿವಾನಸಾಹೇಬರವರೂ ಈ ವಿಷಯದಲ್ಲಿ ಬಹಳ ವಿಶ್ವಾಸವನ್ನು ಇಟ್ಟಿದ್ದಾರೆ. ಆದ್ದರಿಂದ ಎಲ್ಲಾ ಜನರಿಗೂ ಈ ಸಂಘಗಳ ವಿಷಯದಲ್ಲಿ ಮನಃಪೂರ್ವಕವಾಗಿ ಸಹಾಯ ಮಾಡುವ ಉದ್ದೇಶ ಇರಬೇಕು.

Appendix B - 3

operation in its relation to agriculture

by Dr Coleman,
Director of Agriculture in Nyasa

(This paper is in press)

he Co-operative Movement and the Development of Agriculture.

)y Mr. K. SUBBA RAU, B.A., Secretary, Agricultural Committee,)
Mysore Economic Conference.

Introductory.

1. In response to the requisition made by the Registrar of Co-operative Societies enture to submit for the consideration of the friends of the Co-operative movement general and the members of the various Co-operative Societies in particular, the wing suggestions:—

Preliminary Observations.

2. I think the following preliminary observations might find general acceptance.

(1). That Mysore is essentially an agricultural country in the sense that the vast majority of the population depend on the cultivation of the soi and the income derived therefrom for their subsistence and their material improvement.

(2). That in the case of food-crops like paddy, ragi, cholum, etc., and fruits and vegetables, in the case of industrial crops, such as sugarcane, cocoanut, cotton, ground-nut, coffee, fibres, etc., the yield from the land is not the highest which can be obtained here or which is actually obtained in the more progressive parts of the world.

(3). That want of available capital at moderate rates of interest and the absence on a large scale of modern implements and machinery for the more effective cultivation of the soil, or for irrigation purposes, or the gathering and harvesting of produce and transporting them to centres of trade, stand in the way of agricultural development

(4). That the illiteracy of the majority of the ryot population disables them from acquiring full knowledge of the progress of agriculture in other parts of the world.

(5). That agricultural industries such as dairy farming, cattle-breeding, sheep-breeding, pony-breeding, poultry-breeding, etc., and the manufacture of ropes, baskets, mats and gunny bags do not exist on a sufficiently large and appreciably remunerative scale.

(6). That there is paucity of agricultural labour in several parts of the State.

(7). That the agricultural population is comparatively sparse.

(8). That except in years of exceptional difficiency of rainfall the State has the advantage of two monsoons every year.

(9). That its geographical position confers on it some natural advantages, being midway between the better populated parts of the Presidencies of Bombay and Madras and that therefore there is a ready market at its very doors to any amount of agricultural or manufactured products that it may be capable of offering for sale.

(10). That in spite of the terrors of malaria and plague, the general salubrity of the climate and the elevation of the Mysore plateau and the average rainfall are peculiarly favourable for the growth of some industrial crops, fruits and vegetables and flowers.

(11). That the steady rise in prices offers fitting rewards to agricultural enterprise and that therefore the time is ripe for all real lovers of agricultural development to consider seriously the situation and to lay down practical lines of progress which will in the next 2 or 3 decades raise the agricultural population to a position of greater affluence and enlightenment and make them fully capable of holding a good place in the great competition of the world's markets into which Mysore along with other parts of India has been drawn during the past century

The advantage of the Co-operative movement.

3. The advantages of the Co-operative movement may be briefly indicated as follows:—

(1) The movement secures honorary workers which no ordinary emoluments and which no individual concerns will ever attract. (2) The movement tends to lessen as much as possible sectarian differences and distinctions engendered by the difference in position, calling or status. (3) The movement commands fully the sympathy and confidence of the Government. (4) The movement offers and excellent opportunity for the cultivation of the habits of thrift, mutual trust and work for common benefit. (5) The movement offers a safe investment for the surplus capital of the country. (6) The movement is safeguarded by conditions and restrictions which go far towards preventing wholesale loss or deception. (7) The movement is well designed to make money available readily for use on reasonable rates of interest, within certain limits and within perfectly reasonable restrictions, to all who join it and who wish to improve their personal credit and who try to get a fair valuation for their lands or houses. (8) The movement is to some extent free from the cost imposed by the court fees and Stamp Regulations and the interference of Civil Courts and the concomittant cost and delay. (9) That in a poor country like Mysore (as the rest of India) this is the only movement which at present could bring on a common platform without much cause for friction or faction different classes and castes and the officials, the non-officials. the merchants, the lawerys, the ryots and the artizans for the common good of all the members. (10) That the State is sure to find in the right development of the movement an efficient and cheap agency to relieve the officials of a part of their onerous duties in the direction of distributing loans, implements, seeds, etc., for the improvement of agriculture; (11) that in the light of the actual blessings derived in the other parts of the world from the movement and in consideration of some of the strongly marked virtues and defects of the diverse Indian races, no movement is more capable of adaptation to our needs than the Co-operative movement; and (12) that in the future, the barometer of the progress of a village, Taluk or District, or State or Province would be the number of Co-operative Societies working in its area for diverse purposes, the amount of capital and credit which these Societies command, the vastness and ramifications of their transactions in encouraging the honest ryot, trader, manufacturer and artisan in increasing their earning capacity.

4. If agricultural improvements are to be tried tentatively and on a large scale, they could best be tried under Co-operative schemes as the loss, if any, would not fall on any single individual or small number of individuals and dreamy speculations are not likely to find favour when subjected to the test of the commonsense of a well-formed Co-operative Society having first hand information in regard to local conditions and the temperament, the habits and the solvency of the people concerned.

5. Co-operative Societies offer a valuable medium between the ryot and the Government Departments. While individual enquiries or wants are always difficult to be satisfactorily met and in time, while the duty of watching the proper utilisation by individuals of borrowed capital or the progress of any stipulated experiment is generally burdensome or often ineffective, a Co-operative Society as a whole may be better trusted to attend to any work undertaken by it in a satisfactory manner.

6. Seasons of scarcity or insufficient rainfall and other obstacles ought not to dishearten us. If water could not be tapped at 40 or 50 feet we must penetrate the earth still further and follow the advice of Dr. Smeeth and go down to about 200 feet. An American missionary gentleman told me that in America there are appliances to bore wells at a depth of 2000 feet and to lift water to irrigate parched up lands from that depth Recent researches are bringing into prominence the value of dry farming and the most economical

way of conserving sub-soil moisture. Countries which are far behind Mysore in rainfall have by the adoption of improved methods and by means of co-operative organisations earned from the lands and from agricultural industries far greater incomes, per head of the population.

At times our drawbacks and difficulties may at first sight appear almost insuperable. But a little calm consideration would show that in every branch of agriculture the Co-operative movement would be fruitful of adequate results and rewards.

7. In the cultivation of the soil, the Co-operative movement could supply to the ryot on proper security or on the joint credit of a village, money for purchasing better bullocks; or the Societies may even purchase bullocks on behalf of the ryots in the best available market and distribute them in proportion to the needs of the ryots. The Co-operative Societies could enquire on behalf of the ryots with the help of the Agricultural Department where better seeds are available and purchase them for distribution or could offer value for the best selected seeds and store them for sale; Co-operative Societies could store better ploughs and put the ryots in the way of handling them with the help of the Agricultural Department; Co-operative Societies could even own motor ploughs and let them out for hire in tracts where deep ploughing is necessary and where motor ploughs are proved to be really useful; in sowing seeds and in harvesting the produce, the Societies could arrange wherever necessary for the purchase of labour-saving machinery in a village or group of villages under the guidance of the Agricultural Department on condition of those who use the machinery paying a fee for making up the interest on initial cost and the depreciation charges; in regard to that very essential ingredient of successful cultivation, *viz.*, the farmyard or cattle manure or organic or artificial manures, the Co-operative Societies could persuade the ryots to adopt more fruitful methods of conserving the available manures and could arrange to purchase and distribute such manures as would have to be brought from abroad.

8. In regard to cattle breeding, pony breeding, sheep breeding, poultry breeding, agriculture, fruitculture, the Societies could provide funds in localities where conditions are favourable if men versed in the art willingly come forward to start the concerns; and the Societies could also supervise the working of such concerns.

9. In regard to converting to the best use the agricultural produce, the Societies could strike at the middlemen's profits and enrich the actual cultivator and the labourer a little more by making large purchases in the harvest season, securing the grains in properly built werehouses, cleaning them and selling them wholesale when the market is favourable. At present in several villages and Taluks, enterprising merchants from abroad come to our State, advance money on the crops at very low rates, gather the crops and make immense profits by selling them later on.

10. The Societies could improve the silk industry in which Mysore stands on a wantage ground pre-eminently by advancing money to the smaller ryots, taking the produce and getting as good a price as possible than leaving it to the ryot who in his present ignorance and want is not able to drive an equally good bargain.

11. The Societies could place agricultural industries on a better footing by organising them, by advancing money for the raw product, by employing a few skilled workmen and by sale on a large scale of manufactured articles.

12. In regard to distribution of taccavi loans, it is my humble opinion that Co-operative societies could distribute loans more promptly and with a better knowledge of the actual needs of the ryot and the value of his securities than Government Departments. At any rate the scheme is one which may be tried in a few places where the conditions are favourable.

13 In regard to the scheme of large landed estates or the cultivation on a large scale of lands under Marikanve or similar tracts, the Co-operative method which can employ, if necessary, trained agents, which could obtain more readily than individuals the confidence and respect of heads of technical Departments and the Government, stands better chances of success and a surer chance of carrying out the programmes once decided upon, without allowing the experiment to fail with the fortunes and lives of individuals who take up similar concerns.

14. In regard to the vexed and the very difficult problem of persuadding the available agricultural labour to stay within the country and importing from the surrounding parts more agricultural labour into Mysore, the Co-operative movement will be invaluable as it is only by a study of several factors and by concerted action abiding results could be achieved. It has to be borne in mind that other conditions being equal, it would be comparatively easier to get labour and to keep it if the lot of the labourer is rendered more tolerable or attractive Western countries are devoting all their energies and capital and all the influence which they can command in solving this intricate problem. In some estates in

the West, the labourer in addition to wages is given a share of the profits. In others, attempts are made to get married men as labourers and to hold out inducements to the family to stick to the land. The wages to be granted, the accommodation to be provided, the inducements to be offered, could only be considered on a decently large scale and individual employers of labour will therefore be at a great deal of disadvantage. Where as if a Society considers the subject in respect of a specified area, the Society would be able to deal with the subject with better chances of success and the required amount of capital would more readily be forthcoming.

15. In regard to the difficulty experienced in several places in crushing sugarcane and in lifting water for irrigation, the installation of engines in fields which lie contiguously within a small radius where there is a large area under sugarcane or where the water lifted from a well within one field could be made to irrigate other fields in the vicinity, Co-operative effort has great prospects of success whereas individual capitalists are rather rare to be found, or are too cautious to venture their money on such undertakings.

Conclusion.

16. In conclusion, to sum up, want of capital, want of sufficient labour, absence of improved implements on an adequately large scale, a precarious and sometimes disappointing rainfall, comparatively less efficient agricultural labour, a sort of easy contentment on the part of the ryots, an unwillingness on their part to exert themselves to their fullest ability in normal seasons and the dense mass of illiteracy which envelopes the land, are in the main, the conditions to be grappled with. With the increasing and almost unceasing efforts of the Government of His Highness the Maharaja at present to improve the economic condition of the people and with the steady progress which the Co-operative movement is making, I have a great faith in the movement as one which could be utilised to develop agriculture to a remarkable degree, if the movement is properly strengthened. In my humble opinion there is no movement through which we could develop agriculture and agricultural industries in all their varied aspects than through this movement of co-operation and Co-operative Societies.

It is a soveriegn remedy to apply for agricultural backwardness and stagnation.

To you, the members of the Conference, I beg to recommend the consideration of this aspect of this question. It is not possible for me at present to enter more into details but I shall be glad whenever possible, to enter into friendly discussion with any of you on any of the subjects touched above.

But I have no hesitation in holding and in proclaiming again and again that if the agricultural condition of the country is to be improved to an appreciable degree within the next ten or twenty years it could only be done by a thorough application of the Co-operative principle to agricultural improvements and by no other means.

CO-OPERATIVE CREDIT

Why it has taken root in India in preference to other forms of Co-operation.

By Mr. A. V. RAMANATHAN, B A.

Assistant Commissioner, Bangalore.

Broadly speaking all co-operative Societies may be classified as shown below :—

I. Consumers' Societies :—(a) Wholesale, (b) Retail.
II. Producers' Societies:—(a) For Production, (b) for Credit.

Consumers' societies employ their resources in the distribution of raw or manufactured products among the members on cheaper and more economical lines than the capitalists or middlemen. On the other hand, Producers' societies work, though on the same lines, for the very production of the commodities or for the creation of facilities to procure the where-withal to produce them. The one common aim in all forms of co-operation is to eliminate the middleman who, often without any common or useful interest in the transaction, acts prejudicially to the interests of the producer at one end of the link and of the consumer at the other All countries have come to realize that the middleman should either be altogether eliminated or that if he is to remain, he should play a healthy part in the economic world. But the actual shapes assumed by the co-operative movement have differed in various countries and while one form of co-operation is predominant in one country, quite another is equally predominant elsewhere.

Turning to the main co-operative countries of the world, we see that in the year 1906 or thereabout the figures under the various heads stood as shown below:—

Number of Co-operative Societies

COUNTRY	Consumer's Co-operation		Producer's Co-operation		Producer's Co-operation in agriculture		Total
	Total No. of Societies	Retail Societies included in (2).	Total No. of Societies	Retail Societies included in (4).	Total No of Societies	Credit Societies included in (6).	No. of all Societies
1	2	3	4	5	6	7	8
Austria ...	966	965	2,455	2,455	5,431	5,431	8,852
Hungary	904	903	92	....	1,600	1,600	2,596
Germany ...	2,658	1,920	2,978	1,981	19,012	13,127	24,684
Italy ...	1,449	1,448	1,342	829	3,313	,608	6,104
France	2,262	1,249	380	18	15,962	1,638	18,604
Holland	432	136	372	300	876	....	1,680
Denmark	1,201	1,200	...	....	1,460	....	2,661
Great Britain.	1,495	1,443	108	....	766	....	2,369

These figures show that in Austria and Hungary almost all the societies

among *producers*
will become intelligible if it is remembered that Austria and Hungary are comparatively poor and backward countries. The bulk of the population are devoted to agriculture, the actual proportion being about 60 per cent. The facilities for banking are comparatively fewer than in France or England.

On the other hand, Holland and Denmark had very few credit societies. All the societies organised among producers devoted their attention to actual production. Before the advent of the co-operative movement in these countries, the agricultural products were being freely exploited by foreigners, owing to the ease and convenience which the situation of these countries afforded for such exploitation and owing to the ready market in England. The growers of agricultural produce were thus losing their profits. Their protest to this adverse state of affairs assumed the form of societies organized on co-operative lines. The great efficiency of private banks in Denmark also, accounts for the absence of credit societies there.

Great Britain with its enormous credit institutions, and abundant manufacturing and trade organizations had no need for banking societies, nor did she offer an easy path to producers for forming associations for production or marketing their produce on co-operative lines. Agriculturists alone could form themselves into productive societies and the few other productive societies that exist are all among workmen. But it must be noted that in the United Kingdom and the United States, the most flourishing form of co-operation was the organisation among consumers. The turn-over of the co-operative stores in these countries amounted to £66,000,000 and £53,000,000 respectively, against £12,000,000 in Germany and £8,000,000, in France.

Germany, Italy and France had a fairly large number of credit societies among producers but had also an appreciably large number of productive societies. Thus these countries form connecting links between the two extreme types of co-operation prevailing in the other countries referred to above. Germany is the birthplace of credit societies, and it is no wonder that it still has a very large number of them on which her numerous peasant proprietors can rely for capital on easy terms. The need for other forms of co-operation came long after credit co-operation had taken a firm root. In Italy and France, where the agriculturists have been comparatively poor and backward, and were victims to usury, there was at first a need for credit banks. These credit banks went far in ameliorating the condition of the agriculturists in these countries. The systematic emancipation of agriculturists from indebtedness which has been carried out by the Land Banks in these countries and the enormous help afforded by the powerful banks that now exist, have obviated the necessity for purely credit societies. Thus a larger number of productive societies are now at work in these two countries and especially in France.

From the above facts it becomes clear that the kind or kinds of co-operative institutions best suited to any particular country will depend on a variety of causes. Among the several factors which influence the success of any particular form of co-operative movement in any country, the following are the most potent ;—

(i) The business wherein middlemen are making the largest profits ;
(ii) The extent of honorary agency available for organizing and working co-operative institutions ;
(iii) The degree of business education possessed by the people at large, and by the honorary agency;
(iv) The business most familiar to that agency;
(v) The relative facilities that exist for working the various kinds of institutions.

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All these causes have played an important part in the history of the

co-operative movement in India and as a natural result, credit societies have been the first to spring up and spread.

1. When the movement began in India, money was hard to get and interest stood high. The general condition of the agriculturist, who is the backbone of the country, was one of extreme poverty and illiteracy and he was completely in the hands of the usurer. The first and foremost need was clearly the release of the cultivator from the clutches of the money lender.

2. Honorary agency for organising co-operative societies did not exist to any large extent. The Government had to educate the public and to bring out the latent energies of the few who could and would work.

3. The level of education among the people was, as it even now is, not high. Nor had the capacity for organised business reached a sufficiently high standard. Internal trade was being run on primitive and separatist lines.

4. Money lending was almost the only business familiar to most people. And as money was the most pressing need of the agricultural labourer, the credit movement found ready facilities and was heartily welcomed.

5. Besides these circumstances which in India especially favoured the growth of credit institutions, the advantages which the latter possessed in comparison with other forms of co-operation also contributed to the result that we are investigating. In spite of local variations, credit societies are of a fairly constant type which lends itself to easy imitation. It does not require very high technical skill to manage them, especially in the initial stages and the accounts required are comparatively few. Lending is restricted to approved customers, that is to the members who are admitted on the testimony of a responsible body. There is very little risk in the task performed by such societies. Further, in India the co-operative movement had to be introduced and nourished by the Government, and Government could render aid to them easiest in cash. For instance, Government cannot provide a stores society with the necessary articles. Also it requires a certain amount of skill to study the wants of a community which a stores society undertakes to serve and to selecting the commodities in which it can deal profitably. In productive societies advertising and marketing the articles require a good deal of care and training, not to speak of the larger powers of organisation and control necessary for their management. A certain amount of risk owing to a fall in the prices of the stock in trade, or to damage resulting from careless storage or dishonest handling has to be guarded against in stores or productive societies. The establishment charges are comparatively high in such a society. All these disadvantages are conspicuously absent in an organisation which is confined to the attraction of capital and the grant of credit to the members only. Co-operative credit was pre-eminently the sort of institution for the pioneer in India.

Having thus seen that the rapid growth of credit societies in India in preference to other kinds of co-operation is the natural result of the conditions under which the movement was inaugurated and that the same result manifested itself in countries similar to India, is it a matter for grave concern that in our State as in other parts of India, the bulk of the co-operative institutions are Credit Banks? Far from it. We should rather take heart from this circumstance and increase the number of such societies to the utmost limit possible for two reasons. Firstly, we have not yet exhausted the scope for expansion and so long as the agriculturists continue to remain in the thraldom of indebtedness, there will be an opening, nay, an urgent call for more credit societies, which are most suited for our requirements. For, the system of takavi loans which was intended to serve the same purpose has not been attended with much success owing, among numerous causes, (1) to an innate tendency on the part of the rural classes to minimise their contact with the "Sircar," (2) the elaborate procedure necessitated by the rules, (3) the curtailment or destruction of outside credit which occurs when a loan is taken from Government, and (4) a vague though unnecessary dread among the ryots that

as long as a man owes money to Government he and his property are exposed to the severities of the machinery for the recovery of Government dues. Most of these causes arise out of a misapprehension of the rules and the underlying intentions of Government, but the fact must be admitted that they have stood in the way of the people deriving the full benefit of the system notwithstanding the solicitude of Government. Further, the habits and customs of our ryot involve him in so much expenditure, and at such frequent intervals that his need for credit is constant. The Government rules do not provide for his being accommodated for expenses attendant on domestic occurences etc. which are indispensable items in India and often reach high figures. Credit societies untrammelled by such obstacles, have gained more favour with the ryots. The speedy absorption by the rural societies of the loans obtained by them is an unmistakable evidence of the fact that these societies are supplying a real need and are doing it with marked ease. The total receipts of all Rural Co-operative Societies in British India and Mysore, exceeded two crores of Rupees in the year 1911-12

That the benefits of credit societies have not fully extended to all parts of our State will be clearly seen from the appended list* showing the indebtedness of a few persons in a highway village, which cannot be considered to be the worst type one. The bulk of our ryots will be found to possess better resources than the persons catalogued in this list. And the most distressing feature of all is the large percentage of wasteful causes responsible for the debts. The inevitable inference from a careful examination of this list is that indebtedness prevails to an enormous extent, a circumstance for which the peasants themselves are not solely responsible They know no modern luxuries. In their ordinary living they rarely err on the side of extravagance. Still they are almost invariably sunk in the slough of debt. Will any one doubt that a co-operative credit society in and around such a village will bring the surest panacea for their chronic debt ? What large saving would result if they can be enabled to obtain loans at 9 per cent interest instead of 18 per cent which they have to pay now !

And when, as has been found elsewhere, such societies lead to a check of wasteful social habits, the effect on the economic condition of the ryot is supremely elevating. Thus a wide extension of credit co-operation into the nooks and corners of the State will bring about immeasurable savings to the country.

But this is not the only benefit to be derived from an expansion of the co-operative credit system. The cultivators become habituated to business methods through the operation of these societies and will in time acquire the orderly habits and sound principles which are inseparable from a well conducted business. A feeling of common brotherhood, mutual trust and confidence, a more intelligent sense of responsibility, avoidance of wasteful litigation, a sound knowledge of business, and avoidance of intemperance and extravagance which follow in the train of any form of co-operation, will enhance the virtues of the nation, increase its activity and enable it to develop the other forms and thus make it better fitted to hold its own position among the different nations of the world. Thus when the true foundations of co-operation are laid, no matter in what form it takes root at the outset, other forms of it are bound to follow in course of time. The history of the co-operative movement in other countries affords ample grounds for such a hope. In Germany as in India co-operation took the form of credit societies to start with and she has now no less than 2658 stores and 7,000 productive societies. England began with productive societies. But her pronounced activity at present is visible in co operative stores. Even in India signs are not wanting to show that there is an awakening to the need for productive societies, but though the scope is wide, the facilities for working them are few, and it will take time before such societies can spread with vigour. Let us therefore direct our full energies to the organisation of credit societies on a more extensive scale without waiting for the time when we can command all the facilities necessary for co-operative production, purchase or marketing and turn for other forms of co-operation.

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* See Appendix A.

APPENDIX A.

Statistics of indebtedness among the Residen on the Shimoga—Sagar Road.

(N. B.—Names of persons are not given advisedly.)

Serial No.	Social status of party.	Amount of debt.	Purpose of debt.	* Annual liquida-tion.	Rate of interest per cent
1	Brahmin	600	Marriage	50	24 p. c.
2	do	1000	Ancestral	100	15 ,,
3	Vokkaliga	50	Purchase of agricultural Stock	...	18 ,,
4	Mahratta	200	Marriage	50	18 ,,
5	Vokkaliga	400	Marriage & purchase of land	80	18 ,,
6	Mohamadan	400	....	100	12 ,,
7	Vokkaliga	300	Marriage	50	18 ,,
8	Mohamadan	600	Marriage & purchase of land	100	18 ,,
9	do	80	Marriage & purchase of stock	25	18 ,,
10	do	800	Do do and litigation	200	12 ,,
11	Brahmin	300	Marriage	50	18 ,,
12	do	400	Do& funeral expenses in family	80	18 ,,
13	Vokkaliga	500	Purchase of land	100	12 ,,
14	do	400	do	50	12 ,,
15	Brahmin	1500	Do and marriage	100	12 ,,
16	Vokkaliga	300	Marriage and purchase of stock	50	12 ,,
17	Mohamadan	400	Marriage	100	18 ,,
18	Vokkaliga	300	Marriage & purchase of stock	100	12 ,,
19	Mahratta	500	Marriage	100	15 ,,
20	Vokkaliga	400	do	100	12 ,,
21	do	400	Do and purchase of stock	100	15 ,,
22	do	200	Purchase of stock.	50	18 ,,
23	Dasa	400	Marriage & purchase of land	100	12 ,,
24	Vokkaliga	300	Marriage	50	18 ,,
25	Mohamadan	150	Purchase of stock	50	18 ,,
26	do	400	Do and marriage	100	18 ,,
27	Vokkaliga	500	do do	100	15 ,,
28	do	600	do do	50	18 ,,
29	do	200	Marriage	50	18 ,,
30	do	100	Do. & purchase of stock	50	18 ,,
31	do	800	Ancestral	50	12 ,,
32	Mohamadan	50	....	....	18 ,,
33	Vokkaliga	200	Marriage & purchase of stock	50	12 ,,
34	Mohamadan	400	Purchase of land	..	12 ,,
35	Vokkaliga	200	Marriage & purchase of stock	50	18 ,,
36	do	400	Purchase of land	100	12 ,,
37	do	100	do	50	12 ,,
38	Mohamadan	150	Purchase of stock & marriage	50	18 ,,
39	do	400	do do	50	18 ,,
40	Vokkaliga	150	Marriage	50	18 ,,

* This Column gives the amount that the party can spare annually towards the repayment of debt, after meeting all his expenses.

APPENDIX B.

I.—CATTLE REGISTER.

.....Society for the Mutual Insurance of Plough Cattle.

Policy No._____

Signature of member _____

Name _____

Father's Name _____

Residence _____

Statement of Plough Cattle insured during half year (six months)_____to_____

Premium rate_____p.c_____

Serial No.	Date.	Kind of beast.	Age.	Colour.	Full description.	Value finally fixed by Committee.	Total of column 7.	Amount of premium on total value of all beasts insured	Remarks.
1	2	3	4	5	6	7	8	9	10

III.—CASH-BOOK.

....Society for Mutual Insurance of Plough Cattle.

Receipts										*Expenditure.*							
Date	Policy No.	Serial Number of receipt	From whom received	Entrance fees.	Supplementary payment of premium due on account of past half-year	Premium for present half-year	Others	Total	Remarks	Date	Policy No.	To whom paid	Indemnities	Premium paid to Reinsurance Office.	General expenses	Total	Remarks

II.—RECEIPT BOOK.

_____ **Society for the Mutual Insurance of Plough Cattle.**

No. of Receipt_____ No. of Policy_____

Name_____

Residence_____

	Rs.	A.	P.
Supplementary payment premium past half year			
Premium present half year_____to_____			
Refund of excess indemnity payments ...			
Others (e.g., entrance fees and fines) ...			
Total ...			

Date _____

Signature of Chairman.

II.—RECEIPT BOOK.

_____ **Society for the Mutual Insurance of Plough Cattle.**

Number of Receipt _____ Number of Policy_____

Received from_____the sum of Rs.

on account of :—

	Rs.	A.	P.
Supplementary payment of premium on acc			
Payment of premium on account of present half year_____to_____			
Refund of excess indemnity payments.			
Others (e.g., Entrance fees and fines.)			
Total			

Total rupees_____annas_____

pies_____

Date_____

Signature of Chairman.

Appendix B – 6

Some Fields of Co-Operative Enterprise

by

M. Sadasiva Rao, Esq., B.A., B.L.,

In this paper, I wish to suggest for the consideration of the co-operators who have met for the Conference, a few fields wherein co-operation, which has done already so much for raising credit, as if by miracle, where it was practically nonexistent, and relieving indebtedness where there was well nigh no hope, may succeed equally well, if not more brilliantly.

Scope of the paper

2. Before doing so, please let me say a few words about the suitability of co-operation to our conditions. As is amply borne out by the testimony of history, the prime movers of progress in India—the ryot and the artisan—did their round of daily work wholeheartedly, even though in troublous times, the fruits of their toil were, more often than not, snatched away from them by marauders or rack-renters. Thus it was that through all changes, the ryot and the artisan preserved their industries from decay, even though conditions were quite adverse to all progress. The vitality as well as the inherent force of these esteemed individuals can very well be understood by the consideration of this fact alone. When we bring to mind that it is the ryot or artisan, who, in the fostering present day conditions of peace, prosperity, state-encouragement, education, information and increased communications, has to turn co-operator, we can only have one opinion as to his success in the enterprise. It was in the newspaper the other day that nearly 96 per cent of the transactions of the Banking houses in London, was through cheques and bills of exchange ; this shows that given co-operation and business morality, credit rises into gigantic proportions from the smallest beginnings. Is it too much to hope that the success of co-operative enterprise in other branches of activity will be none the less ?

Suitability of Co-operation to our needs

3. After these few preliminary remarks, I shall proceed with your leave, to enumerate a few matters I have in my mind's view, which may with advantage be considered by you.

A few Topics Suggested for Consideration

(*a.*) **Purchase of Good Seed.** To a cultivator, selection of good seed and recurring renewal of seed for the same land year after year, are essential for a successful season. The isolated position of the average ryot makes it impossible for him, firstly, to know where to get the best seed and, secondly, to buy in the cheapest mart. Nevertheless, in his anxiety to put in good seed, he very often goes the length of promising repayment, sometimes in kind, out of the season's harvest and—we all know what this means. Again, an imported variety, say, of paddy, very soon, in a season or two, loses its individuality, and, for the sake of commanding better prices or keeping up the quality, the seed has to be got from afar—a thing out of reach for the individual ryot but within very easy reach of the Co-operator.

Purchase of Seed

(*b.*) **Payment of Goverment Dues.** When the time for payment of instalment of land revenue comes round, the average ryot finds that he has to sell, whether he likes it or not, a portion of his produce in order to find the wherewithal to pay Government dues. Thus he is more or less compelled to sell in the cheapest market—a very disadvantageous plan from his point of view. In indifferent or bad seasons, the difficulty is particularly felt, sale of produce denying him subsistence till next harvest, or borrowing for the emergency entailing payment of usurious interest. Timely

Payment of Dues to Government

help by lending him a little money will enable him to meet dues and at the same time, to wait and sell his produce to advantage, or if he cannot afford to sell, to keep on his own, till the next harvest.

(*c.*) **Utilization of information made available by Government agency or otherwise.** The great point urged against the ryotwari farmer is that he is, owing to his general condition —illiteracy and poverty—not responsive to whatever encouragement that may be given him by the State or whatever facility that may be opened out to him by scientific enquiry or research. The rationale of this criticism against what is considered the best form of individual ownership—the peasant-proprietory —vanishes, when it is explained that the fault lies not with the individual ryot but in the want of a system which will bring home things in a light that he can understand. For instance, there are very interesting and useful statistics compiled with great labour and at much expense that are published by Government and are often found in technical periodicals or reviews. If speaking in scientific terms is allowed, a transformer in the shape of a co-operative society is required to reduce the high voltage of statistics to suit his understanding. It happens many a time that exceedingly valuable tips of advice to cultivators and artisans about their avocations and concerns, are published in almost every well-conducted newspaper and in special journals or bulletins devoted for this purpose. These are perused very rarely, if at all, by the average ryot or artisan; or even if perused, are lost sight of. If co-operation succeeded in collecting and keeping these in a get-at-able form and available to those who want them everyday, a great stride will have been taken in the march of progress. Landlords who are at present dissatisfied with the attitude of their tenants but who, from prudence, refrain from 'killing the goose that lays golden eggs,' have a wide field for activity in this direction; when the tenant finds that he has grown two blades where one grew before, owing to information instilled into his mind by his landlord, surely he will not forget the latter.

Assimilation of Useful Information

(*d.*) **Fighting pests and taking advantage of Government concessions in this behalf, if any.** Let us take the case of a fungoid disease, an insect pest, an epidemic among cattle or the inroads of lantana or prickly pear. Co-operation will either prevent the calamity, or when the infection is prevalent, help to uproot it surely, though slowly, in some cases. The purchase of appliances to fight the pest becomes easy; the visit of a veterinarian armed with preventive serum becomes assured; and the task of reclaiming fields overgrown, say, with lantana or prickly pear, becomes quite natural and feasible. The liberal concessions offerred by Government with respect to lands of the kind mentioned above, have not been availed of—simply because to the individual ryot's mind, the idea of bringing under cultivation an extent of land of *e.g.* ten acres, overgrown with lantana or prickly pear, is stupendous and impossible. The importance of the work, specially from the sanitary and economic points of view, of combating undesirable vegetation like lantana and prickly pear can only be realised by those who have witnessed the downright demoralisation and sense of helplessness brought about by the enveloping of whole villages by the overgrowth of these noxious plants. The duty of co-operation in this matter can be elaborated through several pages, but here let it suffice to say that co-operation infuses confidence and begets belief in the ultimate eradication of the vegetation and renders it possible to the individual co-operator to have lands which are valuable but sadly overgrown, for almost the asking of them.

Combating Pests etc.,

(*e.*) **Procuring yarn, buying cloths and selling them.** It has now been understood that the only way to help our weavers is to procure them good yarn at a cheap price, buy the prepared cloths and dispose of them to advantage, thus sparing the weavers the worry of finding a market for the products of their looms before they can begin to weave new cloths. In fact, the advent of the fly-shuttle adapted to the handloom makes it all the more necessary to relieve the weaver of the anxiety of being his own tradesman, if he is to derive any benefit from the new appliance, which helps him to increase his output as much as threefold. If co-operation does not thus infuse new life into him, he will continue as he is—a lifeless drudge for his employer, the sowcar, without hope, but urged to his work by the unceasing care of the latter.

Benefitting Weavers

(*f.*) **A System of famine insurance may be built up.** On payment by a co-operator every year of the money equivalent of a month's subsistence to the society, the society may,

when it is satisfied that in any particular year, it is necessary for him, owing to the failu

Famine Insurance

of the seasons, to purchase the staple he ordinarily cultivates even for l subsistence, resolve to give him monthly subistence allowances for a peri not exceeding six months at a time and not exceeding twelve monthly payments in all. T yearly payments may be limited to twelve in number. This subject opens up a vista of possil ities, to which it is quite enough if we have, in the course of this paper, had a look in.

4. An attempt has been made to lay before you half a dozen useful fields of enterpri

Co-operation is bound to succeed

The foundations of co-operation are broad based and the edifice is sure to noble and enduring, if co-operators continue to work singleminded towar their ideals.

Saklespur,
29th September, 1913.

The General Principles of Co-operation and the different kinds of Co-operative effort and organization.

By Mr. C. B. NAGABHUSHANA RAO,

Bar-at-Law.

Principles of Co-operation.

In the early part of the last century, the agriculturists of Europe were face to face with a grave economic crisis. The agricultural produce including even the most perishable products of foreign countries "of immense territory and virgin soil" flooded the European markets. No doubt improved facilities for transport and communication were chiefly instrumental in causing this state of things. This competition made it imperative for the European farmer to thoroughly re-organize his business organization. The result has been an economic transformation consisting in the main "of application of co-operation and mutuality—combined efforts and acceptance of mutual obligations" to various branches of agricultural business. I shall here deal with the efforts of co-operative organization as directed towards provision of capital.

This keen competition with foreign countries was therefore the cause which led to the establishment of co-operative movement in European countries—primarily in Germany. Another significant fact which, though not exactly a cause, stimulated the thoughts and sympathy of the pioneer organizers of the co-operative movement was the acute difficulty of the German farmers in providing themselves with the necessary capital. With no direct access to banks or capitalists, they were driven to the necessity of obtaining the necessary capital from the hands of the usurers and suffered considerably on that account. This painful situation clearly presented itself to the minds of two men who were the pioneer organizers of this movement. Fredrick William Raiffeisen, the originator of rural co-operative banks and Francis Fredrick Schulze, who conceived the urban popular banks, deserve the gratitude of all civilized countries. At the present day, this movement has spread over the whole of Europe and to the more advanced countries of Asia. Although like all new movements it was at first viewed with suspicion and treated with derision, it has to day become a living force and an important factor in agricultural and commercial organizations.

The word *Co-operation* as applied to the subject of our enquiry must be understood to have a special significance. It means something more than "contracts for mutual service in which the connecting link is one of money." In its extended sense it implies an association of people into a society for the attainment of a common business purpose. It has also been urged that the co-operative society is an association of the weak to combine themselves to raise themselves from a position of helplessness into one of strength. So that we get at the definition of the Co-operative Society as given by Mr. Fay as "an association for the purposes of joint trading originating among the weak and conducted always in an unselfish spirit on such terms that all who are prepared to assume the duties of membership may share in its rewards in proportion to the degree in which they make use of their association."

I shall now take up the four chief branches of co-operative effort, note their organizations, and indicate the usefulness of each.

They are :—(1) Co-operative Banks.
(2) Co-operative Agricultural Societies.
(3) Co-operative Workers' Societies.
(4) Co-operative Stores.

(1) Co-operative Banks. (also called Co-operative Credit Societies)

It is usual to resolve these into rural credit banks and the town credit banks. That money or capital can be obtained at a lower rate of interest on a collective guarantee than individual guarantee is the underlying-principle of all co-operative credit systems. The co-operative credit society is a bank of a particular kind. It provides capital for individual producers on favourable terms on personal guarantee. It supplants the pernicious influence of the money-lender and serves as a bank on a small scale. The members of the credit society have direct control over the working organization and a personal credit usually obtains. In these banks it follows necessarily that the expenses of the bank are kept low in proportion to the amount of business transacted. When a loan is granted on personal security, it is necessary that certain safeguards ought to be adopted to minimise risk of loss. Usually membership is confined to a small district to persons of trust and integrity who are all known to one another and who are mutually interested in helping the member in difficulties obtaining reliable and sufficient securities from the borrower, and in seeing that the capital advanced is utilized only for a specific purpose which will bring in profitable monetary returns. Every one of these safeguards may not necessarily be enforced in all cases.

(2) Co-operative Agricultural Societies.

Agricultural societies present great complexity of form in the different countries of Europe but in the main they are societies started for finding a market for agricultural products, and supplying the members with agricultural implements &c. In this case also, as with the co-operative rural banks, the area of operation is limited often comprising a single village only. However, this rule is not absolute and there is nothing in the functions of such societies which necessitates its limitation to a restricted area. Sometimes there is a specialization among the agricultural societies. Some societies restrict their functions only towards supplying the wants of the village community such as seeds, manure and occasionally machinery. In Denmark and Switzerland, the supply organizations are strongest. Again there are "productive" societies, *e.g.* bacon-curing society, the dairy, the distillery and the vintry. The distinction sometimes made between a mere "productive" society and a sale society is not very apparent, for it frequently happens that the two functions are combined in one and the same society ; and also a society beginning as a 'productive' or sale society may later on encroach upon the functions of the other, if it finds it profitable and expedient. Experience has shown that among productive societies, the dairy offers the best conditions.

(3) Co-operative Workers' Societies.

The Workers' Society is an unique institution started by way of protest against "the domination of capitalism." It is a new feature of modern industry and is an association of the tyrannised employees against the domination

of the employer. Started in England and France in an era of industrial discontent, the workmen's society has seen various vicissitudes of fortune and this institution is now in a prosperous condition. It may be mentioned that the worker's society hardly exists in other parts of Europe except France, England and Italy in which latter country the societies have entirely a democratic constitution. In a workers' society, the workmen as share-holders of the concern in which they are employed, distribute the profits among themselves as in a joint stock company and this is the true badge of the association. They claim that profit-sharing is juster and fairer than wages because it secures 'a closer equivalence between effort and reward'.

(4) Co-operative Stores.

The co-operative store is an organization started with the object of supplying the consumer and managed and controlled from the stand-point of the consumer himself. In Great Britain this institution has attained its greatest development, and Rochdale stores stand for the English model. According to this system the members of the stores co operate and notify their wants in quality and amount. They satisfy their wants from the stores, and thus the risk usually attendant when the producer and the consumer are wide apart, is to a large extent eliminated. It may be noted that a store has the advantage over a private shop-keeper in being certain of the requirements of the customers and in the guarantee that there will be no risk of unsold goods or of goods sold at a loss. The economy effected by saving in advertisement is no insignificant factor in the business methods of to-day. The stores command a voluntary custom and the members come because it is *their* store.

I have so far briefly sketched the general principles on which various forms of co-operation are based. It is scarcely necessary to add that the different branches of co-operation have not made the same progress everywhere. Some countries are more suited for stores; others for credit, still others for co-operative agriculture. I may perhaps venture to express the opinion that the differences which exist now between countries as regards the development of a particular form of co-operation will tend to diminish in course of time.

The credit movement may safely be said to be universal. Germany was its country of origin and its greatest progress is to be found there. But Austria Hungary, Italy, Ireland, France, Russia, Japan, Egypt and India have adopted the credit system with splendid success. The agricultural side of co-operation has made the greatest progress in Belgium and Denmark. But this form of co-operation has made rapid progress in other countries also. France, Italy, Germany, Switzerland and Ireland and other important countries have realized that agricultural success depends upon agricultural co-operation. As regards stores, Great Britain still stands as the centre of the stores movement. Even this form of co-operation is now spreading into other countries. Germany is following closely in the footsteps of Great Britain. Italy is adopting, with astonishing rapidity and success the systems tried and proved elsewhere. It is perhaps only in India that co-operative effort has not yet gone beyond credit. But we may soon hope to see development in other directions.

It will be observed that in this paper, I have dealt briefly with the subject of co-operation as it exists in the more important countries of Europe. In a brief sketch like this, it is inevitable that many interesting details and illuminating statistics should have to be omitted. Yet it is hoped that this sketch throws enough light on this important movement, which extends over the whole of the West, and which has made such rapid strides in some countries of the East. In this survey, I felt that the subject of co-operation as applied to India is of such importance to us that adequate justice could not be done in the

space at my disposal. Here I shall content myself with remarking that the economic and social conditions of a locality, where it is found desirable to introduce this system, should be considered. The nature of the persons whom this system is intended to benefit, their social status and the degree of their prosperity, the object of the loan and how it is to be utilized, are questions of great importance in this connection. To ensure the proper working of a society, there should be community of interest as well as mutual sympathy. Hence the emphasis laid on the equal status of the members who constitute a society. Though strict business methods should be followed in order to secure public confidence, yet the public should not be estranged by unduly stringent measures.

CO-OPERATIVE SOCIETIES

BY MR. S. VARADA RAJA IYENGAR,
(Retired Sub-Judge)

ಅನ್ಯೋನ್ಯ ಸಹಾಯಸಂಘಗಳು

ಅನ್ಯೋನ್ಯ ಸಹಾಯಸಂಘವೆಂದರೆ, ಅನೇಕರು ಕಾರ್ಯೋದ್ದೇಶವಾಗಿ ಕಲೆತುಪ್ರವರ್ತಿಸುವುದು

ಈ ಪ್ರಪಂಚದ ಸಕಲ ಭೂತಸೃಷ್ಟಿಯೂ ಅನ್ಯೋನ್ಯ ಸಂಯೋಗದಿಂದಲೇ ನಡೆಯುತ್ತದೆ. ಅದು ಸ್ವಾಭಾವಿಕ ಧರ್ಮ—

ಈ ಧರ್ಮವು ಲೋಹ, ಸಸ್ಯ, ಪ್ರಾಣಿವರ್ಗಗಳಿಗೆಲ್ಲಾ ವ್ಯಾಪಿಸಿರುವುದು. ಇರುವೆ, ಜೇನುಹುಳು, ಪಶು, ಪಕ್ಷಿಗಳಲ್ಲೂ ಈ ಧರ್ಮವು ತೋರ್ಪಡುವುದು. ಮನುಷ್ಯನು ಅನ್ಯೋನ್ಯಸಹಾಯದಿಂದಲೇ ಜೀವಿಸುವ ಪ್ರಾಣಿ. ಪ್ರತಿಯೊಬ್ಬನ ದೇಹಯಾತ್ರೆಯೂ ಅವಯವಗಳ, ಇಂದ್ರಿಯಗಳ ಮತ್ತು ಮನಸ್ಸಿನ ಅನ್ಯೋನ್ಯ ಸಹಾಯದಿಂದಲೇ ನಡೆಯಬೇಕಾಗಿದೆ. ಅವುಗಳು ವಿರೋಧಿಸಿದರೆ ವ್ಯಾಧಿ, ಜರಾ, ಮರಣಗಳು ಉಂಟಾಗುವವು.

ಪ್ರತಿಕುಟುಂಬವೂ, ಗೋತ್ರವೂ, ಜಾತಿಯೂ, ಜನಾಂಗವೂ, ವೃದ್ಧಿಗೆ ಬರಬೇಕಾದರೆ ಅನ್ಯೋನ್ಯ ಸಹಾಯದಿಂದಲೇ ಆಗಬೇಕು. ಆರ್ಯರಲ್ಲಿ ನಾಲ್ಕುವರ್ಣಗಳೂ ೩೩ ಗಣಗಳೂ ಅನೇಕ ಉಪಜಾತಿಗಳೂ ಇರುವವಷ್ಟೆ. ಇವುಗಳನ್ನೆಲ್ಲಾ ವಿದ್ಯಾಭಿವೃದ್ಧಿ, ದುಷ್ಟನಿಗ್ರಹ ವಾಣಿಜ್ಯ, ಕೃಷಿ, ಗೋರಕ್ಷಣೆ, ಕೈಗಾರಿಕೆ, ಮೊದಲಾದ ಕಸಬುಗಳನ್ನು ಕ್ರಮವರಿತು ಚನ್ನಾಗಿ ವೃದ್ಧಿಪಡಿಸಲೋಸುಗ ಉಂಟಾದ ಸ್ವಾಭಾವಿಕ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳೆಂದು ಭಾವಿಸಬಹುದು.

ಮತ, ಕೂಟ, ಸಮಾಜ, ಮಂದಿರ, ಸಭೆ ಮೊದಲಾದ ಸಂಘಗಳು ಕೃತಕ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳಾಗಿವೆ. ಅವುಗಳಲ್ಲಿ ಕೆಲವು ಪಾರಮಾರ್ಥಿಕವಾದವು. ಕೆಲವು ಲೌಕಿಕವಾದವು.

ಲೌಕಿಕ ಸಂಘಗಳಲ್ಲಿ ಕೆಲವು ವಿದ್ಯಾಭಿವೃದ್ಧಿ, ಧರ್ಮ, ಆಚಾರ, ರಾಜಕೀಯ ಸಂಬಂಧ ಅಭಿವೃದ್ಧಿಗೋಸ್ಕರ ಮಾಡಲ್ಪಟ್ಟವಾಗಿವೆ. ಪಾಶ್ಚಾತ್ಯರಲ್ಲಿರುವ ಕ್ಲಬ್, ಸೊಸೈಟಿ, ಗಿಲ್ಡ್, ಯೂನಿಯನ್, ಟ್ರಸ್ಟ್, ಮಿಷನ್, ಲಾಡ್ಜ್, ಅಸೋಸಿಯೇಷನ್, ಎಂಬ ಸಂಘಗಳು ಕೃತಕಗಳಾಗಿವೆ. ಪ್ರಕೃತದಲ್ಲಿ ಸಂಪದಭಿವೃದ್ಧಿಗೆ ತಕ್ಕ ಸಂಘಗಳೇ ಇಲ್ಲಿ ವಿಚಾರಾರ್ಹವಾಗಿರುವುವು.

೨. ಅಂಥಾ ಸಂಘಗಳನ್ನು ಕಲ್ಪಿಸಿ ಪಾಶ್ಚಾತ್ಯರು ಮಹದೈಶ್ವರ್ಯಗಳನ್ನು ಸಂಪಾದಿಸಿಕೊಂಡು ತುಂಬ ಅಭಿವೃದ್ಧಿಗೆ ಬಂದಿರುವರು. ಆದ್ದರಿಂದ ಇಹಸಂಪತ್ತುಗಳನ್ನು ವೃದ್ಧಿಪಡಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ ಪಾಶ್ಚಾತ್ಯರು ನಮಗೀಗ ಮಾರ್ಗದರ್ಶಿಗಳಾಗಿರುವರು. ಪ್ರಾರಂಭದಲ್ಲಿ ಧನಿಕರೇ ಸೇರಿ ದೊಡ್ಡ ದೊಡ್ಡ ವ್ಯಾಪಾರಗಳಲ್ಲಿ ಪ್ರವರ್ತಿಸಿದರು. ದೃಷ್ಟಾಂತವಾಗಿ ಈಸ್ಟ್‌ಇಂಡಿಯಾ ಕಂಪೆನಿಯವರು ವ್ಯಾಪಾರಕ್ಕೆ ಬಂದು ಭರತಖಂಡದಲ್ಲಿ ಏಕಚ್ಛತ್ರಾಧಿಪತ್ಯವನ್ನು ಸಂಪಾದಿಸಿದರೆಂಬುದು ಸರ್ವರಿಗೂ ತಿಳಿದದ್ದಾಗಿದೆ. ಬಂಗಾರದ ಗಣಿ, ಲೋಹದ ಗಣಿ, ಕಲ್ಲಿದ್ದಲು ಗಣಿ, ಎಣ್ಣೆಬಾವಿ, ರೈಲ್ವೆ ಮೊದಲಾದ ಕಂಪೆನಿಗಳಿಗೆಲ್ಲಾ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳೆಂದು ಹೇಳಬಹುದು. ಆದರೆ ಬಹುವರೇ ಸೇರಿ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳನ್ನು ಮಾಡಿಕೊಂಡು ವ್ಯಾಪಾರಗಳಿಂದ ವೃದ್ಧಿಗೆ ಬರಬೇಕೆಂಬ ಅಭಿಪ್ರಾಯವು ಸುಮಾರು ೧೫೦ ವರ್ಷಗಳ ಹಿಂದೆ ಸ್ಕಾಟ್ಲೆಂಡ್ ದೇಶದಲ್ಲಿ ಹುಟ್ಟಿ, ಐವತ್ತು ವರ್ಷಗಳಾದ ಮೇಲೆ ಇಂಗ್ಲೆಂಡ್ ದೇಶಕ್ಕೆ ಬಂತು-ಅಲ್ಲಿಂದ ಸಲವತ್ತು ವರ್ಷಗಳಿಗೆ ಜರ್ಮನೀದೇಶಕ್ಕೆ ವ್ಯಾಪಿಸಿ, ಆ ದೇಶವನ್ನೆಲ್ಲಾ ಆಕ್ರಮಿಸಿಕೊಂಡು, ಅಲ್ಲಿ ತುಂಬ ಅಭಿವೃದ್ಧಿಸ್ಥಿತಿಯಲ್ಲಿರುವುದು. ಈಗ್ಗೆ ಸು

ಮೂರು ನಲವತ್ತು ವರ್ಷಗಳ ಕೆಳಗೆ ಆ ಗಾಳಿಯು ನಮ್ಮ ದೇಶಕ್ಕೂ ಬೀಸಿತು. ಈ ದೇಶದಲ್ಲಿ ಅಲ್ಲಲ್ಲಿ ಚೀಟಿ ಬ್ಯಾಂಕುಗಳು, ಸೇವಿಂಗ್ಸ್ ಬ್ಯಾಂಕುಗಳೇ ಮೊದಲಾದ ಸಂಘಗಳಾಗಿ ಕೆಲಕಾಲವಿದ್ದು ಕ್ಷಯಿಸಿದವು. ೪೦ ವರ್ಷಗಳ ಹಿಂದೆ ನಮ್ಮ ಸರ್ಕಾರದವರೂ ಪ್ರೋತ್ಸಾಹಕೊಟ್ಟು ವ್ಯವಸಾಯಸಂಘಗಳೆಂದು ಮಾಡಿಸಿದರು. ಆದರೆ ಅವೂ ಕ್ಷಯಿಸಿದವು. ತಕ್ಕ ವಿದ್ಯಾಭಿವೃದ್ಧಿಯು ಇಲ್ಲದ್ದೇ ಕ್ಷಯಿಸಲು ಮುಖ್ಯಕಾರಣ.

೪. ಜರ್ಮನೀ ದೇಶದಲ್ಲಿ ಆಜೆವರ್ಷ ಸುಮಾರು ೨೬,೦೦೦ ಪರಸ್ಪರಸಹಾಯ ಸಂಘಗಳಿದ್ದವು. ಅವುಗಳಲ್ಲಿ ಸುಮಾರು ೨೫,೦೦,೦೦೦ ಮೆಂಬರುಗಳು ಅವುಗಳ ಫಲವನ್ನನುಭವಿಸುತ್ತಿದ್ದರು. ಅವು ಕೃಷಿ, ವ್ಯಾಪಾರ, ಕೈಗಾರಿಕೆಗೆ ಸಂಬಂಧ ಪಟ್ಟಿದ್ದವು. ಜರ್ಮನಿಯಲ್ಲಿ ಸಾಧಾರಣವಾಗಿ ಕೃಷಿಸಂಬಂಧವಾದ ಸಂಘಗಳೇ ಸಣ್ಣ ಸಣ್ಣ ಗ್ರಾಮಗಳಲ್ಲಿ ಜವಾಬ್ದಾರಿ ಗೊತ್ತಿಲ್ಲದ ಸಂಘಗಳಾಗಿ ಏರ್ಪಟ್ಟು, ಸರ್ಕಾರದಿಂದ ಅಥವಾ ಇತರರ ಸಹಾಯದಿಂದ ಬಂಡವಾಳವನ್ನು ಪಡೆದು ನಡೆಯುತಕ್ಕವಾಗಿವೆ. ಅವುಗಳ ನಫೆಯಲ್ಲಿ ಮೆಂಬರುಗಳು ಭಾಗಿಗಳಾಗಿರುವುದಿಲ್ಲ. ದೊಡ್ಡದೊಡ್ಡ ಊರುಗಳಲ್ಲಿಯೂ ಪಟ್ಟಣಗಳಲ್ಲಿಯೂ ಇರುವ ಸಂಘಗಳು, ಮೆಂಬರುಗಳ ಸ್ವಂತಬಂಡವಾಳದಿಂದ ಗೊತ್ತಾದ ಜವಾಬ್ದಾರಿಯುಳ್ಳ ಸಂಘಗಳಾಗಿವೆ. ಅವುಗಳಲ್ಲಿ ಬಂದ ನಫೆಯನ್ನು ಮೆಂಬರುಗಳೇ ಪಂಚಿಕೊಳ್ಳುತ್ತಾರೆ.

೫. ನಮ್ಮ ಸಂಸ್ಥಾನದಲ್ಲಿಯೂ ಬ್ರಿಟಿಷ್ ಇಂಡಿಯಾವಲ್ಲಿಯೂ ಈಗ್ಗೆ ೪ ವರ್ಷಗಳಲ್ಲಿ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳ ಕಾನೂನನ್ನು ಮಾಡಿದರು. ಅದನ್ನು ಜಾರಿಗೆ ತರಲು ಸರ್ಕಾರದವರು ಬಂದು ಇಲಾಖೆಯನ್ನು ಕಲ್ಪಿಸಿ, ಜನಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹವನ್ನು ಕೊಟ್ಟು, ಸೊಸೈಟಿಗಳನ್ನು ಮಾಡಿಸುತ್ತಿದ್ದಾರೆ. ಹಿಂದಿನ ಏಳುವರ್ಷಗಳಲ್ಲಿ ಇಂಡಿಯಾದಲ್ಲಿ ೪ ಕಟ್ಟಿರಿಂದ ೪,೦೩೭ ಸಂಘಗಳಾದವು. ಬಂಡವಾಳವು ೨೪ ಲಕ್ಷದಿಂದ ೭೫ ಲಕ್ಷ ರೂಪಾಯಿಗಳಾದವು. ನಮ್ಮ ಮೈಸೂರು ಸೀಮೆಯಲ್ಲೂ ಈ ವರಿವಿಗೆ ೩೦೦ ಸಂಘಗಳಾಗಿವೆ. ಈ ಸಂಖ್ಯೆಯು ಮುಂದಿನ ವರುಷ ಐನೂರು ಆಗಬಹುದು. ಯಾವ ಯಾವ ಊರುಗ್ರಾಮಗಳಲ್ಲಿ ಸ್ಕೂಲುಗಳು ಆಗಿರುವ್ರುವೋ ಮುಂದೆ ಆಗುವ್ರುವೋ, ಅಲ್ಲಲ್ಲಿ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳನ್ನು ಏರ್ಪಡಿಸುವದು ಸುಲಭವಾಗಿರುವ್ರುದು. ನಮ್ಮ ದೇಶವು ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳಿಗೆ ತಾಯಮನೆಯೆನ್ನಬಹುದು. ಏಕೆಂದರೆ ಇಲ್ಲಿ ಬಹುಕಾಲದಿಂದಲೂ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ, ಬಾರಾಬಲೂತಿ, ಬಟಾಯಿ ಸಾಗುವಳೀ, ಈ ಪದ್ಧತಿಗಳು ಸರ್ವತ್ರನಡೆಯುತ್ತಿದ್ದವ್ರ. ಕಾರಣಾಂತರಗಳಿಂದ ಅವ್ರ ಈಚೆಗೆ ತಪ್ಪಿದರೂ, ಅವುಗಳ ವಾಸನೆ ಕೆಲವು ಕಡೆ ಇನ್ನೂ ಹೋಗಲಿಲ್ಲ. ಅವು ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳಂತಿದ್ದವು. ಈಗ ನಮ್ಮ ಸರ್ಕಾರದ ಮತ್ತು ಶ್ರೀಮನ್ ಯುವರಾಜರವರ ಪ್ರೋತ್ಸಾಹದಿಂದ ಆ ಧರ್ಮವು ಉಜ್ಜೀವಿಸಿತು ಆದರೆ ಸಾಲವ್ರ ಸುಲಭ ಬಡ್ಡಿಗೆ ದೊರೆಯುತ್ತೆಂಬ ಆಶೆಯಿಂದ ಅನೇಕ ಗ್ರಾಮಗಳಲ್ಲಿ ಲಿಮಿಟೆಡ್ ಬ್ಯಾಂಕುಗಳನ್ನು ಮಾಡಿಕೊಳ್ಳಲು, ಜನರುತುಂಬಾ ಕುತೂಹಲವ್ರುಳ್ಳವರಾಗಿದ್ದಾರೆ. ಆದರೆ ಅಂಥಾ ಸಂಘಗಳು ಏಳಿಗೆಗೆ ಬರಬೇಕಾದರೆ ಬಹುಕಾಲವಾಗಬೇಕೆಂಬುದನ್ನು ಮರೆಯಬ್ಹಾರದು-ಊಟೆಯಿಲ್ಲದೆ ಮಳೆಯಿಂದ ಅಥವಾ ಯಾತದಿಂದ ತುಂಬಲ್ಪಡುವ ಕುಂಟೆಗಳಂತೆ, ಆ ಸಂಘಗಳಿಗೆ ಸರ್ಕಾರದಿಂದ ಯಾ ಇತರರ ಸಹಾಯದಿಂದ ಬಂಡವಾಳವ್ರು ಬದಗಿಸಲ್ಪತಬೇಕಾಗಿದೆ. ಇದನ್ನರಿತು ಈಚೆಗೆ ಜರ್ಮನೀ ದೇಶಸ್ಥರು ಲಿಮಿಟೆಡ್ ಲೈಬಿಲಿಟಿ ಸಂಘಗಳನ್ನು ಹೆಚ್ಚಿಸುತ್ತಲಿದಾರೆ. ಹಿಂದಿನ ಅನ್‌ಲಿಮಿಟೆಡ್ ಸಂಘಗಳೂ ಒಂದೊಂದಾಗಿ ಲಿಮಿಟೆಡ್ ತರಹೇ ಯಾಗುತ್ತಲಿವೆ ಬಂಡವಾಳವನ್ನು ಮೆಂಬರುಗಳು ಸ್ವಸಾಮರ್ಥ್ಯದಿಂದ ಸ್ವಲ್ಪಸ್ವಲ್ಪವಾಗಿ ವೃದ್ಧಿಮಾಡಿಕೊಂಡು ಬರುವ ಲಿಮಿಟೆಡ್ ಸಂಘಗಳೇ ಏಳಿಗೆಗೆ ಬರತಕ್ಕವೆಂದು ವಿಚಾರಪರರು ಹೇಳುವರು. ಇದನ್ನೆಲ್ಲರೂ ಗಮನಿಸತಕ್ಕದ್ದು.

೫. ಏನಂಚ ಈ ಎರಡುವಿಧವಾದ ಸಂಘಗಳಿಗೂ ಬಂಡವಾಳ ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವುದು ಮುಖ್ಯೋದ್ದೇಶ. ಅದನ್ನು ರಿಸರ್ವ್ ಫಂಡಿನಿಂದಲೂ, ಡಿಪಾಜಿಟ್ಟಿನಿಂದಲೂ ನೆರವೇರಿಸಬೇಕಾಗಿದೆ. ಬಂಡವಾಳವನ್ನು ಹೆಚ್ಚಿಸುವುದಕ್ಕೆ ಇನ್ನೊಂದು ಮಾರ್ಗವ್ರುಂಟು. ಗ್ರಾಮಾಂತರಗಳಲ್ಲಿರುವ ಅನ್‌ಲಿಮಿಟೆಡ್ ಸಂಘಗಳ ಮೆಂಬರುಗಳು ತಾವ್ರು ಬೆಳೆಯುವ ಧಾನ್ಯದಲ್ಲಿ ೩೦ ಖಂಡಿ ಇಂತಿಷ್ಟು ಭತ್ತ ಯಾ ಇಂತಿಷ್ಟು ಧಾನ್ಯವನ್ನು ಸುಗ್ಗಿಯಲ್ಲಿ ಕೂಡಹಾಕುತ್ತಾ ಬಂದರೆ, ಸಂಘದವರು ಅವನ್ನು ತಲವಾಸಿಗೆ ಕೊಟ್ಟು, ಅಥವಾ ಒಳ್ಳೆ ಬೆಲೆ ಬಂದಾಗ ಮಾರಿ, ಡಿಪಾಜಿಟ್ಟಿನಲ್ಲಿಟ್ಟು, ಕೆಲವು ವರ್ಷಗಳ ನಂತರ ಮೆಂಬರುಗಳಿಗೆ

ಬಂಡವಾಳವನ್ನು ಮಾಡಿ ಕೊಡಬಹುದು. ಇದನ್ನು ಈಗಿನ ವರ್ಷ ಕಾರ್ಯರೂಪಕ್ಕೆ ತಂದಿದ್ದೇನೆ. ಆಮೇರೆಗೆ ಚೆನ್ನಗಿರಿ ಅಮಲ್ದಾರರು ಅವರ ತಾಲ್ಲೂಕಿನಲ್ಲಿ ಅನೇಕ ಸಂಘಗಳಲ್ಲಿ ಪ್ರೋತ್ಸಾಹಿಸಿ ಜಾರಿಗೆ ತಂದರು. ಹಾಗೆಯೇ ಇತರ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿಯೂ, ಆಯಾಯ ಅಮಲ್ದಾರರುಗಳು ಪ್ರೋತ್ಸಾಹವನ್ನು ಕೊಟ್ಟು ಧಾನ್ಯವನ್ನು ಗ್ರಾಮಸ್ಥರು ಜಮಾಯಿಸುವಂತೆ ಮಾಡಿಸಿದರೆ ಈ ಕ್ಷಾಮಕಾಲದಲ್ಲಿ ಬಹು ಕ್ಷೇಮವನ್ನುಂಟುಮಾಡಿದ ಹಾಗಾಗುವುದು. ಕ್ರಮೇಣ ಮೆಂಬರುಗಳಿಗೆ ಬಂಡವಾಳವೂ ಹೆಚ್ಚುವುದು ಮತ್ತು ಲಿಮಿಟೆಡ್ ಸಂಘಗಳಲ್ಲಿ ಯಾದರೋ, ಮೆಂಬರುಗಳು ಸ್ವಲ್ಪಸ್ವಲ್ಪ ದ್ರವ್ಯವನ್ನು ಕಂತುಗಳ ಮೇಲೆ ಕೊಟ್ಟು ತಮ್ಮ ಷೇರುಗಳನ್ನು ಭರ್ತಿಮಾಡಿದ ಕೂಡಲೆ ಸಾಧಾರಣವಾಗಿ ಆ ಷೇರುಗಳನ್ನು ವಾಪಸು ತೆಗೆದುಕೊಳ್ಳುವರು. ಹಾಗೆ ಮಾಡದೆ, ಪುನಃ ಕೆಲವು ಷೇರುಗಳನ್ನು ಪಡೆದು ಅದೇ ಮೇರೆಗೆ ಪೂರ್ತಿಮಾಡುತ್ತಾ ಬಂಡವಾಳವನ್ನು ವೃದ್ಧಿಪಡಿಸಿಕೊಳ್ಳಬೇಕು.

೬ ಈಗ ಲಿಮಿಟೆಡ್ ಮತ್ತು ಅನ್ ಲಿಮಿಟೆಡ್ ತರಹೆ ಪರಸ್ಪರ ಸಹಾಯ ಬ್ಯಾಂಕುಗಳೇ ಮುಪ್ಪಾಗ ಮೂರುವೀಸ ಮೂರುಕಾಣಿ ಪಾಲು ಇರುವವು. ಸಂಪದಭಿವೃದ್ಧಿಯಾಗಲು ಬೇರೆ ಬೇರೆ ತರಹೆ ಸಂಘಗಳಿಗೆ ಹೆಚ್ಚಾಗಿ ಪ್ರೋತ್ಸಾಹವನ್ನು ಕೊಡುವದು ಅವಶ್ಯಕ ತೋರುತ್ತೆ. ನಮ್ಮ ದೇಶದಲ್ಲಿ ಪ್ರತ್ಯಕ್ಷವಾದ ಬಂಗಾರದ ಗಣಿಗಳಿರುವುವಲ್ಲದೆ, ಭಂಗಾರವನ್ನು ಕೊಡುವ ತೆಂಗು, ಈಚಲು, ತ್ಯಾಗ, ಶ್ರೀ ಗಂಧ, ಮೊದಲಾದ ವೃಕ್ಷಗಳೂ, ಅಮೃತಶಿಲೆ (ಕರೆಕಲ್ಲು) ಗುಡ್ಡಗಳೂ, ಲೋಹದ ಗುಡ್ಡಗಳೂ, ಬೆತ್ತ, ಬಿದರು, ಜೇಡಿಮಣ್ಣು, ಸುದ್ದಿಮಣ್ಣು, ಕಾಗಿಭಂಗಾರ, ದನಗಳ ಮತ್ತು ಕಾಡುಮೃಗಗಳ ಕೊಂಬುಗಳೂ, ಜಂತಗಳೂ, ಚರ್ಮಗಳೂ, ಎಣ್ಣೆಯಾಗುವ ಬೀಜಗಳೂ, ಬಗೆಬಗೆಯಾದ ಬಣ್ಣಗಳಾಗುವ ತೊಗಟೆಗಳೂ, ಅರಗು, ಹತ್ತಿ, ರೇಷ್ಮೆ ಮೊದಲಾದ ದ್ರವ್ಯಗಳೂ ವಿಸ್ತಾರವಾಗಿವೆ. ಅವುಗಳಲ್ಲಿ ಕೆಲಸಮಾಡತಕ್ಕ ಬಡಗಿಗಳೂ, ಚಿತ್ರಗಾರರೂ, ಗಾಣಿಗ, ದೊಂಬ, ಕೊರಮ, ಕುಂಬಾರ, ಮೋಚಿ, ರಂಗಾರೆ, ನೇಯ್ಗೆಗೆ ಇವರೇ ಮೊದಲಾದ ಕೈಗಾರಿಕೇ ಕಲಸದವರು ಅನೇಕವಾಗಿದಾರೆ ಆದರೆ ಅವರೆಲ್ಲಾ ಬಂಡವಾಳವಿಲ್ಲದ ಕೇವಲ ಬಡಪಾಯಿಗಳು-ಕಷ್ಟಜೀವಿಗಳು. ಮುಖ್ಯವಾಗಿ ಅಂಥವರಿಗೆ ಪ್ರೋತ್ಸಾಹಕೊಡುವಂಥಾ ಸಂಘಗಳು ಆಗಬೇಕು. ಅಂಥಾ ಒಂದು ಸಂಘದ ಅದ್ಭುತವಾದ ಚರಿತ್ರೆಯನ್ನು ಸಂಕ್ಷೇಪವಾಗಿ ತಿಳಿಸುವೆನು. ಈಗ್ಗೆ ಸುಮಾರು ೬೦ ವರ್ಷಗಳ ಹಿಂದೆ ಇಂಗ್ಲೆಂಡಿನಲ್ಲಿ ಫ್ಲಾನಲ್ ಬಟ್ಟೆ ನೇಯುವ ಕಾರ್ಖಾನೆಯಲ್ಲಿ ಕೆಲವು ಜನ ಕೂಲಿಗಳು ನೇಯುತ್ತಿದ್ದರು. ಅವರು ಕೇವಲ ದರಿದ್ರರು. ಅವರಿಗೆ ವಾಸಕ್ಕೆ ಸರಿಯಾದ ಮನೆಗಳಿರಲಿಲ್ಲ. ಹೊದಿಯುವದಕ್ಕೆ ಸರಿಯಾದ ಬಟ್ಟೆಗಳಿರಲಿಲ್ಲ. ಎಷ್ಟು ದುಡಿದರೂ ಹೊಟ್ಟೆಪೂರ್ತಿ ಒಪ್ಪತ್ತು ಅಶನಕ್ಕೆ ಸಾಲದಾಗಿತ್ತು. "ಈ ಅವಸ್ಥೆಯಿಂದ ಬಿಡುಗಡೆಗೆ ಮಾರ್ಗವೇನು ? ಬಂಧು ಬಳಗವನ್ನು ಬಿಟ್ಟು ದೇಶಾಂತರ ಹೋಗೋಣವೆಂದರೆ ನಾವೇ ಟ್ರಾನ್ಸ್ಪೋರ್ಟೇಷನ್ ಸಜಾವಿಧಿಸಿಕೊಂಡಂತಾಗುವುದಲ್ಲಾ" ಎಂದು ಯೋಚಿಸುತ್ತಿದ್ದರು. ಅಂಥಾ ಸಂದರ್ಭದಲ್ಲಿ, ನಮ್ಮ ಜನಗಳಾಗಿದ್ದರೆ ಸ್ವವೃತ್ತಿಗಳನ್ನು ಬಿಟ್ಟು, ಶುಷ್ಕವೃತ್ತಿ-ಭಿಕ್ಷಗಳಿಗೆ ತಂಬಿಗೆ ಜೋಳಿಗೆ ಹಿಡಿದುಕೊಂಡು 'ಲಕ್ಷಾಧಿಕಾರಿಗಿಂತಲೂ ಭಿಕ್ಷಾಧಿಕಾರಿಯೇ ಲೇಸು' ಎಂದು ಹೊರಡುತ್ತಿದ್ದರು. ಆದರೆ ಆ ನೇಯಿಗೆಯವರು ಮಾನಿಷ್ಟರು. ಪ್ರಾಣವನ್ನಾದರೂ ಬಿಡುವರೇ ಹೊರ್ತು ನೀಚವಾದ ಭಿಕ್ಷಾಟನೆ ಮಾಡರು. ರಂಜಿಮನೆಗೆ ಹೋಗರು. ಹೀಗಿರುತ್ತಿರುವಲ್ಲಿ ಒಂದುದಿನ ಆ ನೇಯಿಗೆಯವರಲ್ಲಿ ೨೪ಜನ ಒಕ್ಕಡೆ ಸೇರಿ ಬಂದು ದೃಢಸಂಕಲ್ಪಮಾಡಿಕೊಂಡರು. ಅದೇನೆಂದರೆ "ನಮ್ಮಲ್ಲಿ ಪ್ರತಿಯೊಬ್ಬನೂ ಬಾದೊಂದು ಪೌಂಡು ಆಗುವವರೆಗೂ ಹೊಟ್ಟೆ ಬಟ್ಟೆಯನ್ನಾದರೂ ಕಟ್ಟಿ, ನಮ್ಮ ದಿನ ಕೂಲಿಯಲ್ಲಿ ಎರಡುಪೆನ್ನಿ, ಅಂದರೆ ಎರಡು ಆಣೆ ಮೇರೆಗೆ ಕೂಡಿ ಹಾಕಬೇಕು" ಎಂದು ಸಂಕೇತ ಮಾಡಿಕೊಂಡರು.

ಅದೇ ಮೇರಿಗೆ ಪ್ರತಿಯೊಬ್ಬನೂ ಬಂದು ಪೌಂಡು (೧೫ ರೂಪಾಯಿ) ಆಗುವವರೆಗೂ ಕೂಡಿಹಾಕಿದನು. ನಂತರ ೧೮೪೪ ನೇ ಇಸವಿ ಡಿಶಂಬರು ೨೧ ನೇ ತಾರೀಖಿನಲ್ಲಿ, ೨೮ ಪೌಂಡುಗಳ ಬಂಡವಾಳದಿಂದ, "ರಾಚ್‌ಡೇಲ್ ಈಕ್ವಿಟೆಬಿಲ್ ಪೈನೀರ್ಸ್ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ-ಲಿಮಿಟೆಡ್" ಎಂಬ ಅಭಿಧಾನದಿಂದ, ಒಂದು ಸಂಘವನ್ನು ಸ್ಥಾಪಿಸಿಕೊಂಡರು. ಗೃಹಕೃತ್ಯಕ್ಕೆ ಬೇಕಾದ ಸಾಮಾನುಗಳನ್ನು ಬಿಕರಿಮಾಡುವ ಚಿಲ್ರೆ ಅಂಗಡಿ ಮಾಡಿಕೊಂಡು ವ್ಯಾಪಾರಕ್ಕೆ ಪ್ರಾರಂಭಿಸಿದರು ಅಲ್ಲಿಂದೀಚೆಗೆ ಅದು ವಟವೃಕ್ಷದಂತೆ ಬೆಳೆದು, ಅನೇಕ ಬೇರುಗಳು ಬಿಟ್ಟುಕೊಂಡು, ಶಾಖೋಪಶಾಖೆಗಳಿಂದ ದಿಕ್ಕು ದಿಕ್ಕಿಗೂ ವ್ಯಾಪಿಸಿ ಮಹೋನ್ನತವಾಗಿ, ಅನೇಕಪ್ರಾಣಿಗಳನ್ನು ಸಂರಕ್ಷಿಸುವಂಥಾ

ದ್ದಾಗಿ ವೃದ್ಧಿಗೆಬಂದಿರುವದು. ಮುಖ್ಯವಾದ ಐದು ನಿಬಂಧನೆಗಳನ್ನು ಮಾಡಿಕೊಂಡರು. ಅದೇನೆಂದರೆ,

೧. ಬಂಡವಾಳವು ಮೆಂಬರುಗಳ ಸ್ವಂತವಾಗಿ ಬಡ್ಡಿ ನಿಷ್ಕರ್ಷೆಯಿಂದ ಇರತಕ್ಕದ್ದು.

೨. ಒಳ್ಳೆ ಪದಾರ್ಥ ಸರಿಯಾದ ಅಳತೆ ತೂಕದಿಂದ ನಗದಿಗೇನೇ ಮಾರಲ್ಪಡತಕ್ಕದ್ದು. ಸಾಲಕೊಡಲೂ ಕೂಡದು, ಕೇಳಲೂ ಕೂಡದು

೩. ಪ್ರತಿ ಮೆಂಬರೂ ಕೊಂಡುಕೊಳ್ಳುವ ಒಟ್ಟು ವ್ಯೂಬಲಗಿನ ಮೇಲೆ ದಾಮಾಷಾಯಿ ನಫೆ ಹಂಚಲ್ಪಡತಕ್ಕದ್ದು.

೪. ಎಲ್ಲಾ ಆಡಳಿತವೂ ಮೆಂಬರುಗಳಿಂದ ಚುನಾಯಿಸಲ್ಪಟ್ಟ ಆಫೀಸರುಗಳಿಂದಲೇ ನಡಿಸಲ್ಪಡತಕ್ಕದ್ದು.

೫. ವಿದ್ಯಾಭಿವೃದ್ಧಿಗೋಸ್ಕರ ನಫೆಯಲ್ಲಿ ಶೇಕಡಾ ಇಷ್ಟೆಂದು ಗೊತ್ತಾಗಿ ಕೊಡಲ್ಪಡತಕ್ಕದ್ದು.

ಹೀಗೆ ,,ಅಲ್ಪಾರಂಭಂ ಕ್ಷೇಮಕರಂ'' ಎಂಬಂತೆ ಪ್ರಾರಂಭಿಸಲ್ಪಟ್ಟ ಆ ಸಂಘದಸ್ಥಿತಿಯು ೧೯೧೧ ನೇ ಜನವರೀ ೧ ರಲ್ಲಿ ಈ ಕೆಳಗೆ ಕಂಡಂತೆ ಇತ್ತು,

ಮೆಂಬರುಗಳ ಸಂಖ್ಯೆ—೧೬,೦೫೪

ಷೇರು ಬಂಡವಾಳ—೫೧೦,೦೨,೦೨೦ ರೂಪಾಯಿಗಳು

ವರ್ಷದ ಒಟ್ಟು ವ್ಯಾಪಾರ—೫೪,೬೮,೯೧೦ ರೂಪಾಯಿಗಳು

ರಿಸರ್ವ್ ಫಂಡು—೧,೫೧,೪೨೦ ರೂಪಾಯಿಗಳು

ರೊಟ್ಟಿ ಮೊದಲಾದ ಸಾಮಾನು ತಯಾರ್ಮಾಡಿಸಿ ಬಿಕರಿಮಾಡಿಸಿದ್ದು } ೪,೫೧,೬೭೦ ರೂಪಾಯಿಗಳು

ನೌಕರರು—೯೯೫ ಮಂದಿ.

ಸಂಬಳ ಮತ್ತು ಕೂಲಿ ಬಟವಾಡೆ ಆದ್ದು— ೪೨,೬೫, ೫೪೦ ರೂಪಾಯಿಗಳು

ಮುಖ್ಯವಾಗಿ ವಿದ್ಯಾಭಿವೃದ್ಧಿಗೋಸ್ಕರ ಕೊಟ್ಟದ್ದು-೯,೪೦೦ ರೂಪಾಯಿಗಳು.

೭. ಈಗ ಆ ರಾಬ್ಡೇಲ್ ಧರ್ಮಪ್ರವರ್ತಕ ಸಂಘದವರನ್ನು ನಾವು ಗುರುಗಳಂತೆ ಭಾವಿಸಬಹುದು. ಅವರು ಆಷ್ಟು ಬಡವರಾಗಿದ್ದರೂ ಪ್ರಾರಂಭದಲ್ಲೇ ತಾವು ಪ್ರವರ್ತಿಸಿದ ಕಾರ್ಯದಲ್ಲಿ ನಫೆಬಂದರೆ (ವರ್ಷಕ್ಕೊಂದಾವರ್ತಿಯಾದರೂ ಅದರಲ್ಲಿ ಕೊಂಚಭಾಗ ತೆಗೆದು ಬಳ್ಳಿ ಪೋತಣವಾಡಿ ತಿನ್ನುಬೇಕೆಂಬ ಅಭಿಪ್ರಾಯಪಡದೆ) ವಿದ್ಯಾಭ್ಯಾಸಕ್ಕೋಸ್ಕರ ನಫೆಯಲ್ಲಿ ಶೇಕಡ (೩॥) ಇಷ್ಟು ಮೊಬಲಗನ್ನು ಕೊಡುತ್ತಾ ಬರಬೇಕೆಂದು ನಿಬಂಧನೆಮಾಡಿದರಲ್ಲಾ ! ಇದೆಷ್ಟು ಕ್ಲಾಘ್ಯತರವಾದದ್ದು - "ವಿದ್ಯೇಕ ಹ್ಸರ ಕೋಟಿ ಸಮಾನ" ವೆಂಬುವುದು ಸತ್ಯವಾದದ್ದು. ವಿದ್ಯಕ್ಕಾಗಿ ವ್ಯಯವಾಗುವ ಒಂದು ಕಾಸೂ ಕೋಟಿರೂಪಾಯಿಗಳಿಗೆ ಸಮಾನವಾಗುವುದು ಆದ್ದರಿಂದ ನಾನಿಲ್ಲಿಪ್ರಾರ್ಥಿಸುವ್ರದೇನೆಂದರೆ-ನಮ್ಮ ಬಡನೇಯಿಗೆಯವರೇ ಮೊದಲಾದ ಕಸಬುದಾರರು, ತಾವು ದಿನವಹಿ ಸಂಪಾದಿಸುವ ಮಜೂರಿಯಲ್ಲಿ ದಿನಕ್ಕೆ ಕಾಲಾಣೆ, ಅಥವಾ ವಾರಕ್ಕೆ ಎಡಾಣೆ, ನಾಲ್ಕಾಣೆ, ಮೇರೆಗೆ, ಪರಸ್ಪರಸಹಾಯ ಸಂಘಗಳನ್ನು ತಮ್ಮ ಸೇವಿಂಗ್ಸ್ ಬ್ಯಾಂಕುಗಳಂತೆ ಮಾಡಿಕ್ಕೊಂಡು, ಅಲ್ಪಸ್ವಲ್ಪಕೂಡಿಹಾಕುತ್ತಾ ಬರಬೇಕು. ಹಾಗೆ ಐದೆರಡು ವರ್ಷಗಳು ಕೂಡಿಸಿದ ದ್ರವ್ಯವನ್ನೇ ಅವರು ಬಂಡವಾಳವಾಗಿ ಮಾಡಿಕೊಂಡು, ರಾಬ್ಡೇಲ್ ಧರ್ಮಪ್ರವರ್ತಕಸಂಘದಂತೆ, ತಮ್ಮ ತಮ್ಮ ಕಸಬುಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಿಕೊಳ್ಳುವಂಥಾ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳನ್ನು ಮಾಡಿಕ್ಕೊಂಡು, ಸುಖಿಗಳಾಗಬೇಕೆಂದು ಕೋರುವೆನು. ಮತ್ತು ಸಮಸ್ತ ಸಂಘಗಳವರೂ ತಮ್ಮ ನಫೆಯಲ್ಲಿ ಕ್ಲ್ಪ್ತಭಾಗವನ್ನು ವಿದ್ಯಾಭಿವೃದ್ಧಿಯೇ ಮೊದಲಾದ ಧರ್ಮಕಾರ್ಯಗಳಿಗೆ ಕೊಟ್ಟು ಧರ್ಮವನ್ನಭಿವೃದ್ಧಿಪಡಿಸುತ್ತಾ ಬಂದರೆ, ನಮ್ಮ ಮೈಸೂರು ರಾಜ್ಯವು ಸುಖೀಸುರರಾಜ್ಯವಾಗಿ ಪರಿಣಮಿಸುವುದು.

೮. ಇಲ್ಲಿ ಮತ್ತೊಂದು ವಿಷಯವನ್ನು ತಿಳಿಸುವೆನು. ದಯವಿಟ್ಟು ಗನುನಿಸತಕ್ಕದ್ದು. ಈಗಾಗಲೇ ನಮ್ಮ ಸಂಸ್ಥಾನದಲ್ಲಿ ೫೦೦ ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳಾಗಿರುವವು ಹತ್ತಾರು ವರ್ಷಗಳಲ್ಲಿ ಸಾವಿರಾರಾಗುವವು-ಅವುಗಳಿಗೆ ಬಂಡವಾಳ ಹೊದಗಿಸುವುದು ಹೇಗೆ ? ಮೇಲ್ವಿಚಾರಣೆ ಯಾವ ರೀತಿ ನಡೆಯಬೇಕು ? ಹೇಗೆ ಲೆಕ್ಕ ಪತ್ರಗಳು ಕ್ರಮವಾಗಿಡಲು ಕಲಿಸಬೇಕು ? ಆಗಾಗ್ಗೆ

ಅವುಗಳನ್ನು ತನಿಖೆಮಾಡಿ ಆಡಿಟ್ ಮಾಡಿಸುವದಕ್ಕೆ ಏರ್ಪಾಡು ಹೇಗೆಮಾಡತಕ್ಕದ್ದು ? ಅವುಗಳನ್ನೂ ನಾತಿರಿಕ್ತಗಳನ್ನು ಸರಿಪಡಿಸಿ. ಅವುಗಳಲ್ಲಿ ದುರ್ವ್ಯಾಜ್ಯ, ದುರ್ನಡತೆ ಇಲ್ಲದಂತೆ ನೋಡಿಕೊಳ್ಳತಕ್ಕದ್ದು-ಹೇಗೆ ? ಅವು ಅಭಿವೃದ್ಧಿ ಸ್ಥಿತಿಯಲ್ಲಿ ಬರಲು ಏನೇನು ಮಾಡಬೇಕು. ಸಂಘಗಳು ಪರಸ್ಪರ ಹೇಗೆ ಸಹಾಯ ಮಾಡಿಕೊಳ್ಳಬೇಕು ? ಕಾನೂನಿನಲ್ಲಿ ತಿದ್ದುಪಾಟು ಏನಾದರೂ ಅವಶ್ಯಕ ಬಿದ್ದರೆ ಹೇಗೆ ಮಾಡಬೇಕು ? ಇವೇ ಮೊದಲಾದ ಅನೇಕ ವಿಷಯಗಳನ್ನು ಎಲ್ಲಾ ಸಂಘ್ಟದವರೂ ಸೇರಿ ಚರ್ಚಿಸಿ ತೀರ್ಮಾನಿಸುವುದಕ್ಕೂ, ಅದನ್ನು ಆಗಾಗ್ಗೆ ಸಂಘಗಳ ನಡವಳಿಕೆಗೋಸ್ಕರ ಪ್ರಚುರಪಡಿಸುವದಕ್ಕೂ, ತಕ್ಕ ಏರ್ಪಾಟು ಮಾಡಬೇಕು. ವರ್ಷೇವರ್ಷೆ ಸಂಸ್ಥಾನದ ಸಂಘಗಳ ಪ್ರತಿನಿಧಿಗಳು ಒಂದೊಂದು ಕಡೆ ಪ್ರತಿಡಿಸ್ಟ್ರಿಕ್ಟಿನಲ್ಲಿ ಕಾನ್ಫರೆನ್ಸ್ ಸೇರಿ, ತಮ್ಮ ಆದಾಯ ನಷ್ಟಗಳನ್ನೂ, ಗುಣದೋಷಗಳನ್ನೂ, ಸಂದೇಹ ಕಷ್ಟಗಳನ್ನೂ, ಸರ್ಕಾರದಿಂದ ತಮಗೆ ಆಗಬೇಕಾದ ಅನುಕೂಲ್ಯಗಳನ್ನೂ, ಚರ್ಚಿಸಿ ತಿಳಿದುಕೊಳ್ಳಬೇಕು. ''ಇದೆಲ್ಲಾ ಸರ್ಕಾರದವರೇ ನೋಡಿಕೊಳ್ಳುತ್ತಾರೆ, ನಮಗೇಕೆ ಆಕಷ್ಟನಷ್ಟವೆಂದು'' ಸಕಲ ಭಾರವೂ ಸರ್ಕಾರದಮೇಲೆ ಹಾಕುವುದು ಸರಿಯಲ್ಲ. ಸರ್ಕಾರದವರು ಪ್ರಾರಂಭದಲ್ಲಿ ಪ್ರಜೆಗಳಿಗೆ ಹಿತವಾಗಲೆಂದು, ಕೂಡಿದ ಮಟ್ಟಿಗೆ ಪ್ರೋತ್ಸಾಹಕೊಡಲು, ಮಾ|| ರಾ|| ಯುಂ. ಶಾಮರಾಯರವರನ್ನು ಕೋ. ಸೊಸೈಟಿ ರಿಜಿಸ್ಟ್ರಾರ್ರನ್ನಾಗಿ ನೇಮಿಸಿದರು. ಅವರು ಪ್ರತಿಡಿಸ್ಟ್ರಿಕ್ಟಿನಲ್ಲಿ ಅನೇಕ ಗ್ರಾಮಗಳನ್ನು ಸುತ್ತಿ,ಕೆಲವು ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳನ್ನ ಮಾಡಿಸಿ, ಕಾನೂನಿನ ತಾತ್ಪರ್ಯವನ್ನು ಬೋಧಿಸಿ, ಸಂಘದಿಂದುಂಟಾಗುವ ಪ್ರಯೋಜನಗಳನ್ನು ತಿಳಿಸಿ, ಅಸ್ತಿಭಾರವನ್ನು ಹಾಕಿದರು. ಅವರ ಸ್ಥಾನಕ್ಕೆ ಬಂದ ಶ್ರೀಮಾ|| ನಾರಣಪ್ಪಯ್ಯಂಗಾರ್ರು, ಅವರ ಮಾರ್ಗವನ್ನವಲಂಬಿಸಿ, ಸಂಘಗಳನ್ನು ದಕಾಂಶ ಅಭಿವೃದ್ಧಿಗೆ ತಂದರು. ಸಂಘಗಳ ಲೆಖ್ಖಗಳನ್ನು ಸರಿನೋಡಿ ಲೋಪಗಳನ್ನು ಸರಿಪಡಿಸುವುದಕ್ಕೋಸ್ಕರ ಇನ್ಸ್ಪೆಕ್ಟರುಗಳನ್ನು ನೇಮಿಸಿ, ಆಗಾಗ್ಗೆ ತನಿಖೆಮಾಡಿಸುತ್ತಿರುವರು. ಮತ್ತು ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಸಮಾಜಗಳನ್ನು ಮಾಡಿಸಿ ಪ್ರೋತ್ಸಾಹಿಸುತ್ತಿರುವರು. ಇದಲ್ಲದೆ ಮೂರು ವರ್ಷಗಳಿಂದಲೂ ಎಲ್ಲಾ ಸಂಘಗಳ ಪ್ರತಿನಿಧಿಗಳನ್ನೂ ಮೈಸೂರಿನಲ್ಲಿ ದಸರಾಕಾನ್ಫರೆನ್ಸಿಗೆ ಬರಮಾಡಿಸಿಕೊಂಡು, ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳ ವಿಷಯವಾದ ಅನೇಕ ಸಂಗತಿಗಳನ್ನು ಚರ್ಚಿಸಿ ತಿಳುವಳಿಕೆಯನ್ನುಂಟುಮಾಡುತ್ತಿದ್ದಾರೆ. ಅದಕ್ಕಾಗಿ ನಮ್ಮ ಸರ್ಕಾರಕ್ಕೂ ಶ್ರೀಮಾ|| ಯುವರಾಜರಿಗೂ, ಮಾ|| ಶಾಮರಾಯರವರಿಗೂ, ನಾರಣಪ್ಪಯ್ಯಂಗಾರ್ರಿಗೂ, ಸರ್ವರೂ ತುಂಬ ಕೃತಜ್ಞರಾಗಿದ್ದೇವೆ.

ಆದರೆ, ಮುಂದೆ ಈ ಕಾರ್ಯಗಳನ್ನೆಲ್ಲಾ ಪ್ರಜೆಗಳೇ ಪರಸ್ಪರ ಸಹಾಯದಿಂದ ನಡೆಸತಕ್ಕದ್ದು ಯುಕ್ತ. ಹಾಗಿಲ್ಲದೆ ಸರ್ಕಾರದವರೇ ಮಾಡುತ್ತಾ ಬರಲೆಂದರೆ, ಇದೂ ಒಂದು ಸರ್ಕಾರದ ಖಾಯಂ ಇಲಾಖೆಯಾಗುವುದು. ಸಂಘಗಳಿಗೆ ಸ್ವಾತಂತ್ರ್ಯ ತಪ್ಪುವುದಲ್ಲದೆ, ಪರಸ್ಪರ ಸಹಾಯಧರ್ಮಕ್ಕೇನೇ ಲೋಪಬರುವುದು. ಕ್ರಮೇಣ ಸಾವಿರಾರು ಸಂಘಗಳಾದ ಮೇಲೆ ಸರ್ಕಾರಕ್ಕೆ ಶ್ರಮವೂ ವ್ಯಯವೂ ಮಿತಿಮೀರುವುದು. ಆಗ ಮೇಲ್ವಿಚಾರಣೆಯಲ್ಲಿ ಶ್ರದ್ಧೆಕಮ್ಮಿಯಾಗುವುದು.ಆದ್ದರಿಂದ ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳ ಮೇಲ್ವಿಚಾರಣೆಯು ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳಿಂದಲೇ ನಡೆಯತಕ್ಕದ್ದು ಉಚಿತ.

ಇಂಗ್ಲೆಂಡ್, ಜರ್ಮನೀ ದೇಶಗಳಲ್ಲಿಯೂ ಅದೇರೀತಿಯಾಗಿ ನಡೆಯುತ್ತಿದೆ. ಆದ್ದರಿಂದ ನಮ್ಮ ದೇಶದಲ್ಲಿ ಒಂದು ಫೆಡರಲ್ ಯೂನಿಯನ್ ಎಂಬ ಮಹಾಸಮಾಜವನ್ನು ಏರ್ಪಡಿಸತಕ್ಕದ್ದು ಅವಶ್ಯಕತೋರುತ್ತೆ.

''ಮೈಸೂರ್ ಕೋ-ಆಪರೇಟಿವ್ ಯೂನಿಯನ್'' ಎಂಬ ಮಹಾಸಮಾಜವು ಬೆಂಗಳೂರಿನಲ್ಲಿ ಸ್ಥಾಪಿಸಲ್ಪಡತಕ್ಕದ್ದು. ಪ್ರತಿಡಿಸ್ಟ್ರಿಕ್ಟಿನ ಎಲ್ಲಾ ಸಂಘಗಳೂ ಆ ಮಹಾಸಮಾಜಕ್ಕೆ ಮೆಂಬರುಗಳಾಗಿರತಕ್ಕದ್ದು. ವಿದ್ಯಾಭ್ಯಾಸದ ಇಲಾಖೆಯ ಇನ್ಸ್ಪೆಕ್ಟರ್ ಜನರಲ್ ರವರೇ ಆ ಮಹಾಸಮಾಜದ ಡೈರೆಕ್ಟರ್ ಜನರಲ್, ಅಥವಾ ಸರ್ವಾಧ್ಯಕ್ಷರಾಗಿರತಕ್ಕದ್ದು. ಅದೇಕೆಂದರೆ ? ವಿದ್ಯಾಭ್ಯಾಸದ ಇಲಾಖೆಗೂ ಕೋ|| ಸೊ|| ಗಳಿಗೂ ಪರಸ್ಪರ ಸಂಬಂಧವುಂಟು. ಪ್ರಜೆಗಳು ಬಾಲ್ಯದಲ್ಲಿ ಸ್ಕೂಲುಗಳಲ್ಲಿ ತಿದ್ದಲ್ಪಟ್ಟು ವಿದ್ಯೆಯನ್ನು ಕಲಿಯುವರು. ಅನಂತರ ಪ್ರಬುದ್ಧರಾದ ಮೇಲೆ ತಾವು ಕಲಿತದ್ದನ್ನು ಪರಸ್ಪರ ಸಹಾಯ ಸಂಘಗಳೆಂಬ ಸ್ಕೂಲುಗಳಲ್ಲಿ ಅಭ್ಯಾಸಕ್ಕೆ ತಂದು, ದೇಶೋನ್ನತಿಗೆ ಸಹ

ಈಗ ಗ್ರಾಮಸ್ಕೂಲುಗಳೂ, ಹೈಸ್ಕೂಲುಗಳೂ, ಕಾಲೇಜುಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟು ಹೇಗೆ ಯೂನಿವರ್ಸಿಟಿಯ ಮೇಲ್ವಿಚಾರಣೆಗೆ ಒಳಪಟ್ಟಿರಬೇಕೋ, ಹಾಗೆಯೇ ಗ್ರಾಮಗಳ ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳೂ,ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಸಂಘಗಳೂ ಸಹ ತಯಾಯು ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಸಮಾಜಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟು ಪರಸ್ಪರ ಸಹಾಯ ಮಹಾಸಮಾಜ ಮೇಲ್ವಿಚಾರಣೆಗೆ ಒಳಪಟ್ಟಿರತಕ್ಕದ್ದು. ಆ ಯೂನಿಯನ್ನಿನ ಮುಖ್ಯೋದ್ದೇಶವು ''ಸರ್ವರೂ ಪ್ರತಿಯೊಬ್ಬನಿಗೋಸ್ಕರ,ಪ್ರತಿಯೊಬ್ಬನೂ ಸರ್ವರಿಗೋಸ್ಕರ'' ಎಂದು ತಿಳಿಯತಕ್ಕದ್ದು. ಅಂಥಾ ಮಹಾಸಂಘವು ಏರ್ಪಡಿಸಲ್ಪಡುವದು ಯುಕ್ತವೆಂದು ಈ ಕಾಕ ಫರೆನ್ಸಿನಲ್ಲಿ ತೀರ್ಮಾನಿಸಲ್ಪಟ್ಟಿದ್ದಾದರೆ, ಮುಂದೆ ಅದಕ್ಕೆ ತಕ್ಕ ನಿಬಂಧನೆಗಳನ್ನು ಒಂದು ಕಮಿಟಿಯಲ್ಲಿ ಚರ್ಚಿಸಿ ನಿರ್ಧರಿಸಲ್ಪಡಬಹುದು. ಈ ನನ್ನ ವಿಜ್ಞಾಪನೆಯನ್ನು ಲಾಲಿಸಬೇಕು. -

ಮುಖ್ಯವಾಗಿ ಪ್ರತಿಸಂಘದಲ್ಲಿಯೂ ಮೆಂಬರುಗಳು ಪರಸ್ಪರ ಸಹಕಾರಿಗಳಾಗಬೇಕು. ಮತ್ತು, ಸಂಘಗಳನ್ನೆಲ್ಲಾ ನಿಜವಾಗಿ ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳನ್ನಾಗಿ ಮಾಡಬೇಕೆಂಬುದೇ ನನ್ನ ಪ್ರಾರ್ಥನೆ.

Improvement of Agriculture by Co-operative Means

S. RAMA RAU Hony. Secretary, the Palace Society Limited, Mysore.

ಅನ್ಯೋನ್ಯ ಸಮಾಜಗಳ ಮೂಲಕ ವ್ಯವಸಾಯ ಕ್ರಮಗಳನ್ನು ವೃದ್ಧಿಗೊಳಿಸುವುದು

ನಮ್ಮ ಸರ್ಕಾರದವರು ಈಗ್ಗೆ ಕೆಲವು ವರುಷಗಳಿಂದ ನಮ್ಮ ಶೀಮೆಯ ವ್ಯವಸಾಯ ಕ್ರಮಗಳನ್ನು ಅಭಿವೃದ್ಧಿ ಗೊಳಿಸುವದಕ್ಕೆ ಅನೇಕ ವ್ಯವಸಾಯ ಕ್ರಮಗಳನ್ನು ಪರೀಕ್ಷಿಸಿ ಅದರಲ್ಲಿ ನಮ್ಮಗಳಿಗೆ ಅನುಕೂಲವಾದ ವಿಷಯಗಳನ್ನು ಪ್ರಸಿದ್ಧಪತ್ರಿಕೆಗಳ ಮೂಲಕ ಆಗಿಂದಾಗ್ಗೆ ಪ್ರಚಾರಗೊಳಿಸುತ್ತಿರುವದು ಸರಿಯಷ್ಟೆ. ಮೇಲ್ಮೈಯಾದ ವ್ಯವಸಾಯ ಕ್ರಮವನ್ನು ಅನುಸರಿಸಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆದು ಅದರ ಗುಣಾವಗುಣಗಳನ್ನು ತಿಳಿಯುವದಕ್ಕೋಸ್ಕರ ಬೆಂಗಳೂರಿಗೆ ಸಮೀಪದಲ್ಲಿರುವ ಹೆಬ್ಬಾಳವೆಂಬ ಗ್ರಾಮದ ಪಕ್ಕದಲ್ಲಿ ಒಂದು ಯಕ್ಸ್‌ಪರಿಮೆಂಟಲ್ ಮತ್ತು ಡೆಮಾನ್ಸ್ಟ್ರೇಷನ್ ಫಾರಂವನ್ನು ನಡೆಸುತ್ತಿರುವದು ಅನೇಕರಿಗೆ ತಿಳಿದೇ ಇರುತ್ತದೆ. ಆ ಸ್ಥಳದಲ್ಲಿ ಈಚಿಗೆ ವ್ಯವಸಾಯಕ್ರಮವನ್ನು ಭೋದಿಸುವ ಒಂದು ಪಾಠಶಾಲೆಯನ್ನು ಕೂಡಾ ಸ್ಥಾಪಿಸಿಇರುವರು.

ಈರೀತಿಗಳಲ್ಲಿ ಸರ್ಕಾರದವರು ವ್ಯವಸಾಯಕ್ರಮಗಳನ್ನು ವೃದ್ಧಿಗೊಳಿಸುವದಕ್ಕೆ ಪ್ರಯತ್ನಪಡುತ್ತಿದ್ದರೂ ನಮ್ಮ ರೈತಾಬಿಜನಗಳು ಅದರಿಂದ ಪ್ರಯೋಜನ ಹೊಂದದೆ ಈಗ ಸಾವಿರಾರು ವರ್ಷಗಳ ಹಿಂದೆ ಯಾವರೀತಿಯಲ್ಲಿ ವ್ಯವಸಾಯಗಳನ್ನು ನಡಿಸುತ್ತಿದ್ದರೋ ಅದೇ ರೀತಿಯಲ್ಲಿ ಈಗಲು ನಡೆಸುತ್ತಿರುವರು. ಇದಕ್ಕೆ ಕಾರಣವೇನೆಂದು ಸ್ವಲ್ಪ ಯೋಚನೆ ಮಾಡೋಣ.

ಮೊಟ್ಟಮೊದಲು ನಮ್ಮ ರೈತರುಗಳಲ್ಲಿ ಅನೇಕರಿಗೆ ಓದು ಬಾರದುದರಿಂದ ಎಷ್ಟು ಪ್ರಸಿದ್ಧಪತ್ರಿಕೆಗಳನ್ನು ಪ್ರಚುರಗೊಳಿಸಿದರೂ ಪ್ರಯೋಜನವಾಗುವದಕ್ಕೆ ಮಾರ್ಗವಿಲ್ಲ "ಪ್ರತ್ಯಕ್ಷವಾದರೂ ಪ್ರಮಾಣಿಸಿ ನೋಡು" ಎಂಬ ಹೇಳಿಕೆಯು ನಮ್ಮ ಜನರ ಮನಸ್ಸಿನಲ್ಲಿ ಚನ್ನಾಗಿ ನಾಟಿರುವ ಹಾಗೆ ಕಾಣುತ್ತೆ. ಯಾವ ವಿಷಯವನ್ನೇ ಆಗಲಿ ಎಷ್ಟು ವಿಧವಾಗಿ ಬೋಧಿಸಿದರೂ ನಂಬಿಕೆಯೇ ಇಡುವದಿಲ್ಲ. ತಮ್ಮ ಕಣ್ಣಿನಿಂದ ನೋಡಿದ್ದನ್ನು ನಂಬುವದು ಕಷ್ಟ. ಹೀಗಿರುವಲ್ಲಿ ಹೇಳಿದ ಮಾತನ್ನು ಎಷ್ಟರಮಟ್ಟಿಗೆ ನಂಬುವರೆನ್ನುವದು ನಮ್ಮಗಳಿಗೆ ತಿಳಿದೇ ಇದೆ. ಮೇಲ್ಮೈಯಾದ ವ್ಯವಸಾಯಕ್ರಮದಿಂದ ಬೆಳೆದ ಬೆಳೆಗಳನ್ನು ನೋಡಿ ಅದೇ ರೀತಿಯಲ್ಲಿ ಬೆಳೆಯಬೇಕೆಂದು ಕುತೂಹಲ ಪಡುತ್ತಿರುವರು. ಕಮ್ಮಿ ಉತ್ತಮ ವ್ಯವಸಾಯದ ಕ್ರಮಗಳಿಂದ ಬೆಳೆದ ಬೆಳೆಗಳನ್ನು ನೋಡಬೇಕಾದರೆ ಹೆಬ್ಬಾಳು ಫಾರಂಗೆ ಹೋಗಬೇಕಾಗಿರುವದು. ಗ್ರಾಮಗ್ರಾಮಗಳಿಂದ ಬೆಂಗಳೂರಿಗೆ ಹೋಗುವದಕ್ಕೆ ತಗಲುವ ಖರ್ಚನ್ನು ರೈತರುಗಳನೇಕರು ವಹಿಸಲು ಅಶಕ್ತರು. ಹೊಸನೇಗಿಲಿನ ಬೆಲೆಯನ್ನು ಕೇಳಿದೊಡನೆಯೇ ಅಷ್ಟುಹಣ ತಮ್ಮಲ್ಲಿ ಇಲ್ಲವೆಂತಲೂ ಮತ್ತು ಅಷ್ಟುಹಣದಿಂದ ತಮ್ಮ ಸಂಸಾರದ ಎರಡುತಿಂಗಳವೆಚ್ಚ ಜರಗುವದೆಂತಲೂ ಹೇಳುವರು. ಇವೇ ಮೊದಲಾದ ಕಾರಣಗಳಿಂದ ವ್ಯವಸಾಯ ಕ್ರಮವು ವೃದ್ಧಿಯಾಗದಿರುವದು ಆಶ್ಚರ್ಯವೇನೂ ಇಲ್ಲ.

ನಮ್ಮ ದೇಶದ ವ್ಯವಸಾಯಕ್ರಮಗಳು ವೃದ್ಧಿಯಾಗಬೇಕಾದರೆ ಗ್ರಾಮಾಂತರದ ಅನ್ಯೋನ್ಯ ಸಹಾಯಸಂಘದವರು ಮುಂದಾಳುಗಳಾಗಿ ನಿಲ್ಲಬೇಕು. ಈ ಸಂಘದವರು ಮಾಡತಕ್ಕ ಕೆಲವು ವಿಷಯಗಳನ್ನು ಸೂಚಿಸುತ್ತೇನೆ. ಪ್ರತಿಯೊಂದು ಗ್ರಾಮಾಂತರದ ಅನ್ಯೋನ್ಯ ಸಹಾಯಸಂಘದವರು ತಮಗೆ ಬಂದ ಲಾಭದಲ್ಲಿ ಕೇಕಡ ಐದರಷ್ಟು ವ್ಯವಸಾಯಾಭಿವೃದ್ಧಿಗೆ ತೆಗದಿಡುವದು ಹೀಗೆ, ತೆಗದಿಟ್ಟ

ಹಣವಲ್ಲಿ ಉತ್ತಮತರಹದ ಬೀಜವನ್ನೂ ಗೊಬ್ಬರವನ್ನೂ ಮತ್ತು ನೂತನವಾದ ನೇಗಲು ಮೊದಲಾದ ಅವಶ್ಯಕವಾದ ವ್ಯವಸಾಯದ ಸಾಮಗ್ರಿಗಳನ್ನೂ ಕೊಂಡು ತಮ್ಮಮೆಂಬರುಗಳ ಪೈಕಿ ಯಾರೊಬ್ಬರ ಹಮಿಾನಿನ ಸ್ವಲ್ಪ ಭಾಗದಲ್ಲಿ ವ್ಯವಸಾಯ ಕ್ರಮವನ್ನು ಜರಗಿಸುವದು. ಈರೀತಿಯಲ್ಲಿ ನಡೆಸಿದ್ದೇ ಆದರೆ ಉತ್ತಮ ವ್ಯವಸಾಯ ಕ್ರಮದಿಂದ ಬೆಳೆದ ಬೆಳೆಗೂ ಮತ್ತು ರೈತರ ವ್ಯವಸಾಯ ಕ್ರಮದಿಂದ ಬೆಳೆದ ಬೆಳೆಗೂ ಇರುವ ವ್ಯತ್ಯಾಸವು ಚನ್ನಾಗಿ ಕಂಡುಬರುವದು. ಮೊದಲು ಆಯಾಯ ಪ್ರಾಂತ್ಯದಲ್ಲಿ ಸಾಧಾರಣವಾಗಿ ಬೆಳೆಯುವ ಬೆಳೆಯನ್ನು ಬೆಳೆಯುವದು. ನೂತನವಾದ ನೇಗಿಲಿನಲ್ಲಿ ಭೂಮಿಯನ್ನು ಉತ್ತು ಉತ್ತಮ ತರಹದ ಗೊಬ್ಬರವನ್ನು ಹಾಕಿ ತಮ್ಮಗಳೆದುರಿಗೆ ಬೆಳೆದ ಬೆಳೆಯು ತಾವ್ರುಗಳು ಬೆಳೆದ ಬೆಳೆಗೆ ಮೇಲ್ಮೆಯುಳ್ಳದ್ದಾದರೆ ರೈತರು ತಾವ್ರುಗಳು ಇದ್ದೇರೀತಿಯಲ್ಲಿ ವ್ಯವಸಾಯ ಕ್ರಮಗಳನ್ನು ನಡೆಸುವದರಲ್ಲಿ ಗುಣವ್ರುಂಟೆಂದು ತಿಳಿಯದೆ ಇರಲಾರರು. ನೂತನವಾದ ನೇಗಲಿನಿಂದ ಉತ್ತ ಭೂಮಿಯನ್ನು ರೈತರುಗಳು ನೋಡಿದ್ದೇ ಆದರೆ ಆ ನೇಗಿಲುಗಳನ್ನು ತಾವು ಉಪಯೋಗಿಸಬೇಕೆಂದು ಇಷ್ಟಪಡುವದರಲ್ಲಿ ಸಂದೇಹವಿಲ್ಲ. ಆದರೆ ಅದಕ್ಕಾಗತಕ್ಕ ಬೆಲೆಯು ಅವರುಗಳ ಇಷ್ಟಕ್ಕೆ ಪ್ರತಿಬಂಧಕವಾಗಬಹುದು. ಅನ್ಯೋನ್ಯ ಸಹಾಯ ಸಂಘದ ಮೆಂಬರುಗಳಾದ ಬಡರೈತರುಗಳಿಗೆ ಆಯಾಯಾ ಸಂಘದ ಮೂಲ್ಯ ನೇಗಲೇ ಮೊದಲಾದ-ವ್ಯವಸಾಯ ಸಾಮಗ್ರಿಗಳನ್ನು ತರಿಸಿ ಕೊಡುವದಲ್ಲದೆ ಅದಕ್ಕೆ ತಗಲತಕ್ಕ ಖರೀದಿಯನ್ನು ಕಂತುವಾರೀ ವಸೂಲ್ಮಾಡುವಂತಾದರೆ ಬಹಳ ಅನುಕೂಲ ಪಡಿಸಿದಂತಾಗುವದು. ಪ್ರತಿಯೊಂದು ಗ್ರಾಮಾಂತರದ ಅನ್ಯೋನ್ಯ ಸಹಾಯ ಸಂಘದವರು ಸುಲಭ ಬಡ್ಡಿಗೆ ಹಣವನ್ನು ದೊರಕಿಸುವಂತೆ ವ್ಯವಸಾಯ ಕ್ರಮಗಳನ್ನು ವೃದ್ಧಿಗೊಳಿಸುವದು ತಮ್ಮ ಕರ್ತವ್ಯವೆಂದು ತಿಳಿದು ಬದ್ಧಕಂಕಣರಾಗಿ ನಿಂತರೆ ಸ್ವಲ್ಪಕಾಲದಲ್ಲೇ ವ್ಯವಸಾಯ ಕ್ರಮವು ವೃದ್ಧಿಗೆ ಬರಲು ಸಂದೇಹವಿಲ್ಲ.

ಕೋಆಪರೇಟಿವ್ ಬ್ಯಾಂಕಿಂಗ್ ಯೂನಿಯರ್ಗಳು.

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ಕಳೆದ ಎರಡುವರ್ಷಗಳಿಂದಲೂ ನಡೆದ ಪರಸ್ಪರಸಹಾಯಸಂಘದ ಸಮ್ಮೇಳನಗಳಲ್ಲಿ ಅನೇಕ ಮಹನೀಯರುಗಳು ಮಾಡಿದ ಉಪನ್ಯಾಸಗಳಿಂದ, ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳಿಂದರೇನು ? ಅವುಗಳಿಂದ ನಮಗೆ ಉಂಟಾಗುವ ಪ್ರಯೋಜನವೆಂಥಾದ್ದು ? ಎಂಬೀ ವಿಷಯಗಳು ತಮ್ಮುಗಳಿಗೆಲ್ಲರಿಗೂ ಹೃದಯಂಗಮವಾಗಿರುವುದರಿಂದ ಆ ವಿಷಯದಲ್ಲಿ ನಾನು ಹೆಚ್ಚು ಹೇಳಬೇಕಾದ ಅವಶ್ಯಕವಿಲ್ಲ. ಈಗ ಪರಸ್ಪರಸಹಾಯ ಸಂಘಗಳ ಅಭಿವೃದ್ಧಿಗೆ ಎರಡನೇ ಸೋಪಾನದಂತಿರುವ ಫೆಡರಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಯೂನಿಯರ್ಗಳ ವಿಚಾರವಾಗಿ ನನಗೆ ತಿಳಿದಿರುವ ಮಟ್ಟಿಗೆ ವಿವರಿಸಿ ಹೇಳಬೇಕೆಂದುದ್ದೇಶಿಸಿರುತ್ತೇನೆ.

ಬಂದು ಜನಾಂಗದ ಅಭಿವೃದ್ಧಿಸ್ಥಿತಿಯ ಮುಖ್ಯಕಾರಣಗಳಲ್ಲಿ ಪರಸ್ಪರ ಸಹಾಯಾಭಿವೃದ್ಧಿಯ ಚರಿತ್ರೆಯು ಪ್ರತಿಯೊಂದು ದೇಶದಲ್ಲಿಯೂ ಹೊಗಳಲ್ಪಟ್ಟ ಮಾರ್ಗವಾಗಿದೆ. ಜನಗಳ ಲಕ್ಷಣಗಳಲ್ಲಿಯೂ ಮತ್ತು ವ್ಯತ್ಯಾಸವಿರುವ ಪದ್ಧತಿಗಳಲ್ಲಿಯೂ ತಪಶೀಲಿನಲ್ಲಿ ಸ್ವಲ್ಪ ಸ್ವಲ್ಪ ಭೇದ ಕಂಡುಬಂದರೂ ಎಲ್ಲಾ ದೇಶಗಳಲ್ಲಿಯೂ ಇದರ ಅಭಿವೃದ್ಧಿಯ ಮೂಲತತ್ವವು ಒಂದೇ ಆಗಿರುತ್ತದೆ. ಈರೀತಿಯಾದ ಆಯಾಯ ಜನಾಂಗಗಳ ನಡವಳಿಕೆಗೆ ಅನುರೂಪವಾದ ಫಲವುಂಟಾಗುವುದು ಸ್ವಭಾವಸಿದ್ಧವಾಗಿರುತ್ತದೆ. ಪ್ರಥಮದಲ್ಲಿ ಅಷ್ಟು ಚನ್ನಾಗಿ ಅಭಿವೃದ್ಧಿಯಾಗದ ಮತ್ತು ಅಲ್ಲಲ್ಲಿ ಬೇರೆ ಬೇರೆಯಾಗಿರತಕ್ಕ ಹಳ್ಳಿಗಳಲ್ಲಿ ಇಂಥಾ ಸಂಘಗಳನ್ನು ನೋಡುತ್ತೇವೆ. ಮೊದಲು ಮೊದಲು ಈ ಸೊಸೈಟಿಗಳು ತಾವೇ ಸ್ವತಂತ್ರವಾಗಿ ಕೆಲಸ ಮಾಡಿಕೊಂಡಿರುವುದರಿಂದಲೂ ಮತ್ತು ಅವುಗಳ ಕೆಲಸಕಾರ್ಯಗಳು ಅತ್ಯಲ್ಪಜಾಗದಲ್ಲಿಯೇ ವಿಸ್ತರಿಸಿರುವುದರಿಂದಲೂ, ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳಿಂದ ಹೊಂದಬಹುದಾದ ಎಲ್ಲಾ ಪ್ರಯೋಜನಗಳನ್ನು ಹೊಂದುವುದಕ್ಕಾಗುವುದಿಲ್ಲ. ಕ್ರಮೇಣ ಅಭಿವೃದ್ಧಿಗೆ ಬಂದಹಾಗೆಲ್ಲಾ ತಾವು ಬಂಟಿಯಾಗಿರುವುದರಿಂದ ಉಂಟಾಗುವ ಅಪಾಯಗಳು ಕಂಡುಬಂದು ಸ್ವಲ್ಪಕಾಲದಲ್ಲಿಯೇ ಬಂದು ತಿಸ್ಟ್ರಿಕ್ಟಿನ ಸೊಸೈಟಿಗಳು ಪರಸ್ಪರ ಸಹಾಯಕ್ಕಾಗಿಯೂ ಮತ್ತು ಅವುಗಳ ನಡವಳಿಕೆಯ ಅನುಕೂಲಕ್ಕಾಗಿಯೂ ಒಟ್ಟಿಗೆ ಸೇರುತ್ತವೆ. ಈರೀತಿಯಾಗಿ ಸೇರೋಣವು ಅಭಿವೃದ್ಧಿಗೆ ಬಂದು ಬಂದು ರಾಜ್ಯದಲ್ಲಿರುವ ಸೊಸೈಟಿಗಳೆಲ್ಲಾ ಒಟ್ಟಿಗೆ ಸೇರಿ ಬಂದು ದೊಡ್ಡ ಸಂಘವಾಗುತ್ತದೆ.

ಈ ನಮ್ಮ ಮೈಸೂರುದೇಶದಲ್ಲಿ ಈ ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳ ವಿಷಯದಲ್ಲಿ ನಾವು ಇನ್ನೂ ಕೇವಲ ಬಾಲ್ಯಾವಸ್ಥೆಯಲ್ಲಿಯೇ ಇದ್ದೇವೆ. ಈ ದೇಶದಲ್ಲಿ ಇದುವರಿಗೆ ಸುಮಾರು 400 ಸೊಸೈಟಿಗಳು ಇರುತ್ತವೆ. ಈ ಪೈಕಿ ಮಿತವಿಲ್ಲದ ಜವಾಬ್ದಾರಿಯುಳ್ಳ ಸಂಘಗಳು ಜಾಸ್ತಿಯಾಗಿವೆ. ಇದರಿಂದ ನಮ್ಮ ದೇಶದ ರೈತರುಗಳಿಗೆ ಮಿತವಿಲ್ಲದ ಜವಾಬ್ದಾರಿಯುಳ್ಳ ಸಂಘಗಳೇ ಅನುಕೂಲವೆಂದು ಗೊತ್ತಾಗುತ್ತದೆ. ಬಾಲ್ಯದಲ್ಲಿ ನಾವು ಸರಿಯಾದ ಸಹಾಯವನ್ನೂ, ತಕ್ಕ ಉಸ್ತುವಾರಿಯನ್ನೂ ಸಹಾ ಕೊಡುವುದರಿಂದ ಹಳ್ಳಿಯ ಜನರು ತಮಗೆ ತಾವೇ ಇಂಥಾ ಸಂಘಗಳ ಕಾರ್ಯಗಳನ್ನು ನೆರವೇರಿಸಬಲ್ಲರೆಂದು ವ್ಯಕ್ತವಾಗುತ್ತದೆ. ಆದರೂ ಪರಸ್ಪರ ಸಹಾಯಸಂಘ ಸಂಬಂಧವಾದ ತಿಳುವಳಿಕೆಗಳನ್ನೆಲ್ಲಾ ಏಕಕಾಲದಲ್ಲಿಯೇ ಅವರು ಅವಗಾಹನೆಗೆ ತಂದುಕೊಳ್ಳುತ್ತಾರೆಂದು ಹೇಳುವುದಕ್ಕಾಗುವುದಿಲ್ಲ.

ಜನಗಳಲ್ಲಿ ಮಿತವ್ಯಯ ಬುದ್ಧಿಯನ್ನು, ಸ್ವಪ್ರಯತ್ನವನ್ನು, ಐಕಮತ್ಯದ ಅರ್ಥ ಮತ್ತು ಪ್ರಯೋಜನಗಳನ್ನು ತಿಳಿಸಬೇಕಾದರೆ ಬಹಳ ತಾಳ್ಮೆಯೂ ಮತ್ತು ಕಾಲವೂ ಸಹ ಬೇಕಾಗಿರುತ್ತದೆ. ಈ ವಿಷಯದಲ್ಲಿ ನಾವು ಮಾಡುವ ಕೆಲಸಕ್ಕಿಂತಲೂ ಪ್ರತಿಫಲ ಜಾಸ್ತಿ. ನಮ್ಮ ದೇಶದ ರೈತರುಗಳು ಸಾಲ ನಿವೃತ್ತಿಗೆ ಮತ್ತು ಏಳಿಗೆಗೆ ಮುಖ್ಯ ಮಾರ್ಗವು ಈ ಸೊಸೈಟಿಗಳೆ ಹೊರತು ಬೇರೆ ಯಾವುದೂ ಇಲ್ಲ.

ಈವರಿಗೆ ನಮ್ಮ ಉದ್ದೇಶ್ಯದ ಆದಿಭಾಗ ಮಾತ್ರ ಹೇಳಲ್ಪಟ್ಟಿದೆ. ನಮ್ಮ ಉದ್ದೇಶ್ಯವು ಪೂರ್ತಿಯಾಗಿ ಫಲಕಾರಿಯಾಗಬೇಕಾದರೆ ಇನ್ನೂ ಹೆಚ್ಚು ಸಂಸ್ಥಾಪನೆಯೂ ಮತ್ತು ಅಭಿವೃದ್ಧಿಯೂ ಅತ್ಯವಶ್ಯಕ. ನಾವು ಈ ದೇಶದಲ್ಲಿ ಯಾವ ಉಪಾಯವನ್ನು ಕಂಡುಹಿಡಿದರೆ ಈ ಸೊಸೈಟಿಗಳು ಇನ್ನು ಹೆಚ್ಚು ಅಭಿವೃದ್ಧಿಗೆ ಬರುತ್ತವೆಂಬುದನ್ನು ವಿಚಾರಮಾಡುವುದು ಅತ್ಯವಶ್ಯಕವಾಗಿದೆ.

ಅನುಭವದಿಂದ ಸೊಸೈಟಿಗಳು ಬಂಟಿಯಾಗಿರುವುದರಿಂದ ಉಂಟಾಗುವ ತೊಂದರೆಯನ್ನು ತಪ್ಪಿಸುವುದೇ ನಮ್ಮ ಮುಖ್ಯಕರ್ತವ್ಯವೆಂದು ತಿಳಿಯಬರುತ್ತಿದೆ. ಈ ಸೊಸೈಟಿಗಳಿಗೆ ಅವಶ್ಯವಾದಾಗ ಹಣವನ್ನು ಒದಗಿಸುವುದು, ಅಲ್ಲಿ ಹೆಚ್ಚಾಗಿರುವಾಗ ಅವುಗಳನ್ನು ಸರಿಯಾದ ರೀತಿಯಲ್ಲಿ ಉಪಯೋಗಿಸುವುದು, ಇವುಗಳನ್ನು ಯಾವ ರೀತಿಯಲ್ಲಿ ನಡೆಯಿಸಬೇಕೆಂಬುದೇ ದೊಡ್ಡ ಕೊರತೆಯಾಗಿದೆ. ಸಾಮಾನ್ಯವಾಗಿ ರೈತರಿಗೆ ಬಿತ್ತನೇಕಾಲದಲ್ಲಿ ಹಣವು ಬೇಕಾಗಿರುತ್ತದೆ. ಮತ್ತು ಸುಗ್ಗೀಕಾಲದಲ್ಲಿ ಅವರ ಹತ್ತಿರ ಹೆಚ್ಚು ದುಡ್ಡು ಇರುತ್ತದೆ. ಅವರಲ್ಲಿ ಹೆಚ್ಚು ದುಡ್ಡಿದ್ದಾಗ ಮತ್ತು ಮತ್ತೆಲ್ಲಾದರೂ ಸರಿಯಾದ ಕಡೆಗಳಲ್ಲಿ ಇಡಬಹುದಾದಾಗ ಅವರು ಇಂಥಾ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಇಡಬಹುದು. ಸಾಧಾರಣವಾಗಿ ಸುಗ್ಗೀಕಾಲದಲ್ಲಿ ಮೆಂಬರುಗಳಿಗೆ ಸಾಲದ ಅವಶ್ಯಕತೆಯು ಕಡಿಮೆಯಾಗಿರುವುದರಿಂದ ಮೆಂಬರುಗಳಿಗೆ ಬಳ್ಳಿ ಬಡ್ಡಿಯನ್ನು ಕೊಟ್ಟು ಈ ಸೊಸೈಟಿಗಳು ಅವರುಗಳಿಂದ ಹಣವನ್ನು ಆಕರ್ಷಿಸಲಾದವುಗಳಾಗಿವೆ. ಆದ್ದರಿಂದ ಅವರುಗಳು ಹೆಚ್ಚು ಹಣವನ್ನು ಅನುಪಯೋಗವಾದ ಬಾಬುಗಳಿಗೆ ಹೆಚ್ಚು ವ್ಯಯಮಾಡಿ ಬಿಡುತ್ತಾರೆ. ಬಿತ್ತನೇ ಕಾಲದಲ್ಲಿ ಸಾಧಾರಣವಾಗಿ ಎಲ್ಲರಿಗೂ ದುಡ್ಡು ಬೇಕಾಗಿರುವುದರಿಂದ ಅವರು ಸಾಲಮಾಡಿಯೇ ತೀರಬೇಕಾಗಿರುತ್ತದೆ. ಹೀಗೆ ಸಾಲಬೇಕಾದಾಗ ಸೊಸೈಟಿಗಳು ದುಡ್ಡನ್ನು ಒದಗಿಸಿಕೊಡುವ ಸ್ಥಿತಿಯಲ್ಲಿರುವುದಿಲ್ಲ. ಹೀಗೆ ಸೊಸೈಟಿಗಳ ಸ್ಥಿತಿಗಳು ಬಂಟಿಯಾಗಿರುವುದರಿಂದ ಹಣಗಾರರ ನಂಬಿಕೆಗೆ ಪಾತ್ರವಾಗಲಾರದವುಗಳಾಗಿವೆ. ಇಂಥಾ ಹಳ್ಳಿಯ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಎಷ್ಟೇ ಚೆನ್ನಾಗಿ ಕೆಲಸ ನಡೆದರೂ ಹಣಗಾರರು ತಮ್ಮ ಹಣವನ್ನು ಅದರಲ್ಲಿಡುವುದಕ್ಕೆ ಹಿಂಜರಿಯುತ್ತಾರೆ. ಬಂಟಿಯೊಂಟಿಯಾಗಿರುವ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಬಂಡವಾಳವು ಕಡಮೆಯಾಗಿರುವುದರಿಂದ ಅದರ ಮೆಂಬರುಗಳಿಗೆ ಸಾಲದ ಅವಶ್ಯಕತೆ ಬಿದ್ದಾಗ ಮತ್ತೆಲ್ಲಿಯಾದರೂ ಸಾಲಮಾಡಿಯೇ ತೀರಬೇಕಾಗುತ್ತದೆ. ಆದ್ದರಿಂದ ಇವುಗಳಿಗೆ ಅನುಕೂಲವಾಗಿ ಅಲ್ಲಲ್ಲಿ ಬಂದೊಂದು ಸ್ಥಳೀಯಯಂತ್ರವಿದ್ದಲ್ಲಿ ದುಡ್ಡಿನ ಅವಶ್ಯಕತೆಯಿರುವಾಗ ತೆಗೆದುಕೊಳ್ಳುವುದಕ್ಕೂ ಮತ್ತು ಹೆಚ್ಚಾಗಿದ್ದಾಗ ಇಡುವುದಕ್ಕೂ, ಅನುಕೂಲವಾಗಿರುತ್ತದೆ. ಅಲ್ಲದೆ, ಅದರ ಮೆಂಬರುಗಳು ಅನ್ಯತ್ರ ಸಾಲಮಾಡಬೇಕಾದ ಅವಶ್ಯಕತೆಯಿರುವುದಿಲ್ಲ.

ನಂತರ ಇವುಗಳ ತನಿಖೆ ಮತ್ತು ಉಸ್ತುವಾರಿಯು ಕೇವಲ ಮುಖ್ಯವಾದ ವಿಷಯವಾಗಿದೆ. ತನಿಖೆಯಿಂದ ಸಣ್ಣಸಣ್ಣ ತಪ್ಪುಗಳೂ, ಮತ್ತು ಬಳ ಆಡಳಿತದ ಅಕ್ರಮಗಳೂ ಸರಿಪಡುವುದಲ್ಲದೆ ಮೆಂಬರುಗಳಲ್ಲಿ ಪರಸ್ಪರ ನಂಬಿಕೆಯೂ ಹೆಚ್ಚುತ್ತದೆ. ಸೊಸೈಟಿಗಳು ಎಷ್ಟೇ ಉತ್ತಮಸ್ಥಿತಿಯಲ್ಲಿ ಇದ್ದಾಗ್ಯೂ ಸರಿಯಾದ ತನಿಖೆಯಿಲ್ಲದಿದ್ದರೆ ಹೆಚ್ಚುಕಾಲ ಜೀವಿಸುವುದಿಲ್ಲ. ಷರುನಿನಲ್ಲಿ ಸರಿಯಾದ ತನಿಖೆಯು ಅವಶ್ಯಕವಾಗಿ ಇದ್ದೇ ತೀರಬೇಕು. ಇದೇ ಎಲ್ಲಾ ದೇಶಗಳ ಅನುಭವವು. ಸೊಸೈಟಿಗಳು ಕಮ್ಮಿಯಾಗಿದ್ದಾಗ ರಿಜಿಸ್ಟ್ರಾರ್ರವರೇ ಸ್ವಂತವಾಗಿ ನೋಡಿಕೊಂಡು ಅವುಗಳ ಸರಿಯಾದ ಪ್ರೋತ್ಸಾಹವನ್ನು ಮತ್ತು ನಿಗಾವಣೆಯನ್ನು ಕೊಡುತ್ತಿದ್ದರು. ಈಗ ಅವರು ಮತ್ತು ಅವರ ನೌಕರರುಗಳ ಕೈಲಿ ನೋಡಿಕೊಳ್ಳಲು ಸಾಧ್ಯವಾಗದಷ್ಟು ಸೊಸೈಟಿಗಳಿರುತ್ತವೆ. ನಮ್ಮ ರೈತರ ಸಾಲಗಳು ನಿವೃತ್ತಿಯಾಗಿ ಅವರು ಉತ್ತಮಸ್ಥಿತಿಯನ್ನು ಹೊಂದಬೇಕಾದರೆ ಸಾಧಾರಣವಾಗಿ ತಿಳುವಳಿಕೆಯುಳ್ಳ ಜನರುಳ್ಳ ಪ್ರತಿ ಗ್ರಾಮಗಳಲ್ಲಿಯೂ ಇಂಥಾ ಪರಸ್ಪರ ಸಹಾಯಸಂಘಗಳಿದೇ ತೀರಬೇಕು. ಸೊಸೈಟಿಗಳನ್ನು ಅಲ್ಲಲ್ಲಿ ಏರ್ಪಾಟುಮಾಡಿ ಅದರ ತನಿಖೆ ಮತ್ತು ಪ್ರೋತ್ಸಾಹಕ್ಕೆ ಸರಿಯಾದ ಏರ್ಪಾಡನ್ನು ಮಾಡದಿರುವುದು ಕೇವಲ ಅಚಾತುರ್ಯವಾದ ಕೆಲಸವಾಗಿದೆ. ಆದ್ದರಿಂದ ಇವುಗಳಿಗೆಲ್ಲಾ ಅನುಕೂಲವಾಗಿ ಕೆಲವು ಸಂಘಗಳನ್ನು ಒಟ್ಟುಸೇರಿಸಿ ಒಂದು ಸಮ್ಮಿಳಿತಸಂಘವನ್ನು ಏರ್ಪಾಡುಮಾಡಿ ಈ ಸಂಘಗಳಿಗೆ ಬಂಡವಾಳವನ್ನು ಒದಗಿಸಿದಲ್ಲಿ ನಮ್ಮ ಉದ್ದೇಶ ಎರಡನೇ ಸೋಪಾನವನ್ನು ಏರಿದಂತಾಗುವುದು. ಈರೀತಿಯಾದ ಸಂಘಕ್ಕೆ "ಫೆಡರಲ್ ಕೋ ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕಿಂಗ್ ಯೂನಿಯನ್" ಎಂದು ಹೆಸರು.

ಈ ರೀತಿಯಾಗಿ ಸ್ಥಾಪಿಸಲ್ಪಡತಕ್ಕ ಯೂನಿಯನ್ನಿನ ಉದ್ದೇಶ್ಯಗಳು ನಾಲ್ಕು ವಿಧಗಳಾಗಿರುತ್ತವೆ. (1) ತನ್ನ ಕೈಲಾದ ಮಟ್ಟಿಗೂ ಸೊಸೈಟಿಗಳನ್ನು ಹೆಚ್ಚಿಸುವುದು. (2) ಅವುಗಳಿಗೆ ಬಂಡವಾಳವನ್ನು ಒದಗಿಸುವುದು. (3) ಅವುಗಳಮೇಲೆ ಪದೇಪದೇ ತನಿಖೆ ಮತ್ತು ಉಸ್ತುವಾರಿ ಮಾಡಿ ಪರಸ್ಪರ

ಸಹಾಯಸಂಘಗಳ ಧರ್ಮಗಳಿಗೆನುಸಾರವಾಗಿ ನಡೆಯುವಂತೆ ಮಾಡುವುದು. (4) ಎಲ್ಲಾ ವಿಷಯಗಳಲ್ಲಿಯೂ ಮೆಂಬರುಗಳಲ್ಲಿ ಪರಸ್ಪರ ಸಹಾಯ ಧರ್ಮವನ್ನು ಹೆಚ್ಚಿಸುವುದು. ಈ ಫೆಡರಲ್ ಯೂನಿರ್ಯಗಳ ಕರ್ತವ್ಯ ಮತ್ತು ಕೆಲಸದ ರೀತಿ ಇವುಗಳ ಸಿಬಂಧನೆಗಳನ್ನು ರಿಜಿಸ್ಟ್ರಾರ್ರವರೇ ಪ್ರಚುರಪಡಿಸಿರುವುದರಿಂದ ನಾನೂ ವಿವರಿಸ ತೊಡಗಿದರೆ ಪುನರುಕ್ತಿಯಾಗುವುದು.

ಆದುದರಿಂದ ಮಹನೀಯರೇ, ಈ ಸೊಸೈಟಿಗಳ ಇಷ್ಟರ ಮಟ್ಟಿನ ಅಭಿವೃದ್ಧಿಯು ಸರ್ಕಾರದವರ ಪ್ರೋತ್ಸಾಹದಿಂದಲೇ ಆಗಿರುತ್ತದೆ. ಈಗಿನ ಸಂಘಗಳಲ್ಲಿ ಜನಗಳಿಗಿರುವ ನಂಬಿಕೆಯು ಸರ್ಕಾರದವರ ಬಲದಿಂದ ಉಂಟಾಗಿರುವುದೇನೋ ಸರಿ. ಸರ್ಕಾರದವರು ತಕ್ಕ ಶಿಬ್ಬಂದಿಯನ್ನಿಟ್ಟು ಲೆಕ್ಕ ತನಿಖೆಮಾಡಿಸಿ ಮೋಸ ಬಾರದಂತೆಯೂ ಹಣಜೋಗದಂತೆಯೂ ನೋಡಿಕೊಳ್ಳಲೇಬೇಕು. ಈ ನಮ್ಮ ಕುತೂಹಲವನ್ನು ಸರ್ಕಾರದವರು ಧಾರಾಳವಾಗಿ ಶಿಬ್ಬಂದಿಯನ್ನು ಇಡಿಸಿ ತಕ್ಕ ತನಿಖೆಯಿಂದ ಸಾರ್ಥಕಪಡಿಸಿರುತ್ತಾರೆ. ನಮ್ಮ ಸಂಘಗಳ ಶೈಶವದಲ್ಲಿ ಇದೇನೋ ಸರಿ. ಆದರೆ ಕೆಲವು ಸಂಘಗಳು ಬಲಿಯುತ್ತಾ ಬಂದು ಅವುಗಳೇ ಬುದ್ಧಿಕಾಣೆಗಳಾಗಿ ಯೌವನಸ್ಥಿತಿಯನ್ನು ಹೊಂದಿರುತ್ತವೆ. ಈ ಸ್ಥಿತಿಯಲ್ಲಿ ತಂದೆತಾಯಿಯಂತಿರುವ ಸರ್ಕಾರವು ಸಂಘಗಳನ್ನು ತಮ್ಮ ತಮ್ಮ ಕರ್ತ್ಯನುಸಾರ ಅಪಾಯಕ್ಕೆ ಅವಕಾಶವಿಲ್ಲದಂತೆ ಕೆಲಸಮಾಡುವುದಕ್ಕೆ ಬಿಡಬೇಕು. ಮತ್ತು ಆದರಿಂದ ಅವುಗಳ ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ನೋಡಿಕೊಳ್ಳಬೇಕು.

ಸರ್ಕಾರದವರೇನೋ ಅವರ ಕೆಲಸವನ್ನು ಮಾಡಿದುದಾಯಿತು. ಜನಗಳು ಈಗ ತಮ್ಮ ಕೆಲಸವನ್ನು ಮಾಡಬೇಕಾಗಿದೆ. ಈ ಪರಸ್ಪರ ಸಹಾಯವೆಂಬ ಮತವನ್ನು ನಾಲ್ಕು ದಿಕ್ಕಿನಲ್ಲಿಯೂ ಪ್ರಚಾರಗೊಳಿಸಬೇಕು. ಇದು ಜನರಸುಖವನ್ನು ಹೆಚ್ಚು ಮಾಡುವುದಿಲ್ಲವೇ? ಆದ್ದರಿಂದ ಇದೂಬಂದು ಮತವಲ್ಲವೇ? ಇದರ ತತ್ವವನ್ನು ತಿಳಿಸಲು ಪ್ರಚಾರಕರು ಬೇಡವೇ ? ಇದರ ವಿಷಯವಾದ ಉಪನ್ಯಾಸಗಳು, ಸಭೆಗಳು ತತ್ವಪ್ರಬಂಧಗಳು ಮತ್ತು ಉತ್ಸವಗಳು ನಡೆಯಲೇಬೇಕಲ್ಲವೇ ? ಅನ್ಯೋನ್ಯ ಸಹಾಯವೆಂಬುದು ನಮ್ಮ ಸೀಮೆಯಲ್ಲೆಲ್ಲಾ ಹರಡಿ ಎಲ್ಲಾ ಕೆಲಸಕಾರ್ಯಗಳಲ್ಲಿಯೂ ಜೀವಕಳೆಯಂತೆ ಪ್ರವೇಶಿಸಿ ಸುಖ, ಸಂಪತ್ತು, ಸಮೃದ್ಧಿ, ಎಂಬೀ ಮೊದಲಾದ ಅನುಕೂಲಗಳನ್ನು ಕಲ್ಪಿಸಿಕೊಡಬೇಕಲ್ಲವೇ ? ಹೀಗಿರುವಲ್ಲಿ ಮುಖ್ಯವಾಗಿ ಕಂಕಣಬದ್ಧರಾಗಿ ಮುಂದಾಳುಗಳಾಗಿ ನಾವು ಈ ಕೆಲಸವನ್ನು ಮಾಡಿಯೇ ತೀರುತ್ತೇವೆ, ಎಂದು ಬಂದಿರುವರು ಎಷ್ಟುಜನರಿರುತ್ತಾರೆ ? ಇಂಥವರು ಅತ್ಯಲ್ಪಕಾಲದಲ್ಲಿ ಸಾವಿರಾರು ಜನಗಳಾಗಬಾರದೇ ? ಪ್ರತಿಗ್ರಾಮಗಳಿಗೂ ಹೋಗಿ ಎಲ್ಲಾ ಜನರಲ್ಲಿಯೂ ಇದನ್ನೇ ಪ್ರಚಾರಮಾಡಬಾರದೇ ? ಹೀಗೆ ಮಾಡಿದಲ್ಲಿ ನಮ್ಮ ದೇಶದಳಿಗೆಗೆ ಪರಿಮಿತಿಯೇ ಕಾಣುಬರುವುದಿಲ್ಲ.

The Co-operative aspect

OF

Municipal Government.

It is a need of human nature that sets the tide of population flowing from the country into the town. Man found his environment in the country too rude and unresponsive to his needs, and, taught by stern experience, learnt to look to life in towns for a fulfilment of his needs, ambitions and aspirations. With the advance of civilisation city life has grown and to-day municipal house-keeping has come to be regarded as a science and an art. The feeling of sympathy which has through centuries worked out the evolution of the human race has sought and found in municipal life a voice which enlightens, helps, comforts and blesses all. Municipal life and action in the three great countries which have given to the world its three great systems of municipal Government show that the greatest cities are also those which have allowed for sympathy the greatest scope. The systems of England, France and Germany have each their characteristics of strength and greatness, but the greatest of these characteristics is the real solicitude which they all show for the welfare of the citizen. In the care of the poor and the provision for their education, in the treatment of the sick and the unfortunate, in the measures adopted for providing credit facility, in the concessions shown to labourers and workmen, one sees how the element of sympathy porodominates the activity of these municipal Governments.

At no time, perhaps, does man feel himself so helpless as when a dire epidemic breaks out. In no case, perhaps, is the tender care with which the effects of such miffortunes are softened down so sincerely appreciated as in the case of those on whom they fall. The Isolation Hospital of Glasgow shows in its design and appointments a sympathy and tenderness for suffering humanity which is worthy of

"It is" says Shaw "the endeavour of Glasgow to treat infectious cases with such care and tenderness, and such affluence of all that modern invention and science can suggest, as to secure ready co-operation from all classes in the work of isolating infection. The plan is growingly successful. After the average sojourn of six weeks at Belvidere, patients are reluctant to leave; and they carry wonderful tales back to the tenement rows"

The santitary wash house is a part of the municipal economy of this city "and is the place where apparel removed from infectious houses are cleansed". "The collecting waggons are on the road early morning." "The larger part of the articles removed for desinfection and cleansing must be returned on the same day, to meet the necessities of poor families."

"It is a point of interest also that the city has provided a comfortable "house of reception" of some ten rooms with several permanent servants, where families may be entertained for a day or more as the City's guests if it is desirable to remove them from their homes during the progress of the disinfecting and clothes-washing operations".

"The steady decline of the total death rate, and its remarkably rapid decline as regards those diseases at which sanitary science more especially aims its weapons, are achievements which are a proper source of gratification to the town Council and the officers of the Health Department."

"Hardly less useful in the cause of public cleanliness and decency are the wash-houses. For the trifling sum of two pence an hour a woman is allowed the use of a stall containing an improved steam-boiling arrangement and fixed tubs with hot and cold water faucets. The washing being quickly done, the clothes are deposited for two or three minutes in one of a row of centrifugal machine driers, after which they are hung on one of a series of sliding frames which retreat into a hot air apartment. If she wishes, the housewife may then use a large roller-mangle, operated like all the rest of the machinery, by steam power; and she may

at the end of the hour go home with her basket of clothes washed, dried and ironed".

The same solicitude for the citizen's welfare and the same sympathy for the unfortunate poor characterise the system of primary education in France. Three classes of schools for children are worthy of special notice.

1. The ecoles meternelles i. e. the maternal schools. { For children under 6 years.

2. Infant schools. (for children between 6 and 8.)

3. The regular Primary Schools { For children between 8 and 14.

"Education between the ages of 6 and 14 has been absolutely compulsory in France since 1881, and also perfectly free. Not only is instruction given without charge, but books and all other materials are freely supplied."

"For the smallest children there exists a system of so called maternal schools, which are, in effect, Kindergartens. Attendance is not compulsory but it is free; and these schools are so delightfully conducted that they are an inexpressible boon to the families of the poor. There are about two hundred of these free maternal schools in Paris, with from fifty to sixty thousand little pupils under six years of age. To bridge the somewhat abrupt transition from the tender and indulgent methods of the mistresses of the schools maternelles to the more formal and rigid system that prevails in the regular primary schools, it has been found well to establish a system of so called infantile schools for children between six and eight. These are only for the more timid, sensitive, or backward. They serve an admirable purpose for thousands of children every year.

The schools of each of the twenty arrondissiments (i. e. the municipal divisions) fall under the general care of an arrondissement commission, over which the local maire presides, the other members being appointed by the municipal council, excepting that the Academie has a representative Thus the citizens and parents are brought into close and active relations with the schools.

A few innovations introduced into the school system are worthy of attention.

There is an elaborate service of medical inspection. "Perhaps 150 physicians are connected with this service, and they visit all schools regularly and frequently to report upon general sanitary conditions, to watch for cases of contagious disease, and to care for any children needing medical attention. Medical school dispensaries have now also been recently established in most of the arrondissements, as an extension of the earlier service of attendance and inspection, and school baths have in a number of instances been opened."

"A perticularly attractive and humane experiment begun in 1889, has proved itself a bright success. This is the system of garderies, or classes de grade, for small children whose parents are employed away from home during the day. In many cases—the instances were numberd by the thousand-young pupils were released at four, while their parents could not return from their work for two hours or more. Such children are now kept in custody by some one connected with their school, are allowed to play under safe conditions, and are sent home at the proper hour. In some arrondisements the garderies assume charge of such children in the morning as well as at night; and they are always responsible for the safe-keeping and the happiness of their infant clientele on each Thursday holiday. In 1891 there were 72 of these garderies, with 4318 children under their care; and the numbers have much increased since that time".

"A far more expensive experiment, though not less firmly established as the result of experience, is that of providing a warm noon meal at school for the benefit of poor children who would otherwise have little or nothing to eat during school day. Many chidren go to their homes for the noon meal but the majority remain at school. The cantines scolaires provide warm meals gratuitously to those whose parents are not able to pay, and chrge others at the rate of ten centimes (two American cents or one English penny) for each meal."

" A uniform ticket system is used in such a way that the children themselves cannot recognise any distinction between those who are fed gratuitously and those who pay. The system was begun in 1882 and it has grown steadily in favour and support. In 1891 there were between 8 millions and 9 millions meals served, considerably more than half of them (nearly 60 °/.) being gratuitous. The plan rests too firmly upon common sense to be abandoned. Physical as well as mental development is the object of the schools, and in any case free text books and good instruction would be wasted upon a poor child suffering from the bitter pangs of hunger ".

Funds for the provision of free meals to school children are raised and administered by associations now recognised by law. Each regular member contributes a fixed yearly fee, usually ten or fifteen francs; while an order of life members called founders includes those who have paid in advance a specified sum, usually ranging from one hundred to two hundred francs. Then there are the donateurs, who subscribe from year to year without being held to any definite amount.

The managers of the caisse (association) are able to ascertain accurately the circumstances and home conditions of every child in the district. Out of their funds they see that shoes are provided for those who need them, and, in fact, that all school children are comfortably and decently attired. They possess the knowledge which is required for a wise distribution of the free meal tickets. They are also in a position to determine what children require the kindly attention of the garderies. Moreover, in many instances the good offices of the school caisse (assiciation) are carried into the homes of poverty to relieve sick parents.

Upon this excellent foundation other social services to poor and deserving children have been undertaken by the Paris Municipality. Thus, a number of directors of sports are regularly employed, and on holidays in the parks and play grounds, the young Parisians are now being officially

inducted into the kinds of out-door games and exercises that only a few years ago they knew so little about. Every year the City Council votes a handsome sum of money to pay for the management of school vacation trips into the country; and an important system of school camps and colonies has been established, its object being to send a large number of sickly children of the working class into the country in summer ".

" The Municipal Council and the educational authorities have recognised the necessity of regular physical culture as well as of outdoor sport and recreation; and they have made the gymnasium, under professional instruction, a universal feature of the Paris schools. Manual training, also, in the use of common tools has been recognised for its educational value and for its practicle bearings, and there are nearly 150 ateliers or work shops connected with the boy's elementary schools in which regular instruction is given, meanwhile the girls receive corresponding instruction in needle work and the domestic arts. "

One form of the charity administration of the Charity Board of Paris requires special notice and that is the care of friendless children. " Besides thousands placed in industrial schools and otherwise provided for, many thousands more are every year sent to country homes, where the authorities maintain a general survillance over them. Thus in any given year the Paris officials in charge of infants assistes have on their active lists some thirty thousand children distributed as apprentices to farmers.

This is met by funds raised from

(1) income from endowments

(2) legacies and donations.

(3) 10 /. tax on theatre tickets and gross revenue of places of amusement.

(4) Subvention from the Municipal Council.

" Much less known but far more important is the service of night medical and surgical relief, organised in every neighbourhood of the metropolis, and responding each year to a rapidity increasing demand. "

In Germany, where, it is stated, Municipal Government has been reduced to a science and an art, public charity is organised even more perfectly. In Berlin, for instance, " there is a strong central department of the City Government with a magistrate at its head and with competent specialists and general advisers attached to it. But the practical work of relief is administered by about 250 local committees the City being divided for purposes of poor relief into that number of districts. " " There are between two and three thousand citizens who thus serve the Berlin Municipality in conjunction with the regularly salaried officials. Many of them have acted in this capacity as friend, neighbour, helper of the poor, for a long period of years. Every householder fully understands the system, and every family in distress knows exactly to whom to apply for relief. The whole sytem rests upon the principle that the community is a great family, which is bound to intervene for the prompt help of those who are rendered unable through misfortune to help themselves; and there is no loss of self respect involved in accepting aid at the hands of a permanent local committee made up of good samaritan neighbours.

Germany has not been satisfied, however, with the establishment of a more satisfactory method of poor relief than any other country has put into practice. It has seemed to German administrators and philanthropists that the whole modern plan of public alms ought to be superseded by a system of publicly managed insurance, to provide against sickness, accidents, permanent invalidism, and the feebleness of old age, a system aiming at nothing less than the ultimate abolition of poverty.".

The field for co-operative effort in Municipal Government is almost immense in our State. Elementary education, sanitary reform, technical education, and the care of the poor and the sick, require all the co-operation that we are capable of. It is my earnest hope that our leading citizens will soon take to a careful study of the more advanced co-operative institutions of the world and thus help the evolution of our State into a nobler and higher existence.

J. Hanumantha Rao.

27—9—13.

CO-OPERATIVE INSURANCE

AGAINST THE MORTALITY OF LIVE-STOCK.

(Extract from the Proceedings of the Fifth Conference of Registrars of Co-operative Societies in India, 1911.)

Of all the disasters to which the farmer and particularly the small farmer is liable, in the course of his profession, there is none which he has more reason to fear than the loss of his live stock. The amount of capital invested in live stock is always considerable, and the cultivator, who loses his cattle by disease or other misfortune, is frequently unable to replace them out of his own resources. This is a frequent source of indebtedness, and many are the cultivators whose final ruin may be traced back to the loss of their cattle.

The establishment of a co-operative credit system, as described in the last article, will no doubt do something to assist the cultivator to repair his losses by enabling him to borrow money on easy terms to buy fresh cattle, but even so, his credit for other purposes will be impaired. The true way to provide against cattle mortality is by insurance. This is the system which, in the modern commercial and industrial world, has been evolved, as the most suitable and convenient method of meeting the risk of heavy losses which may occur either at any moment or only at long intervals,and which it would be impossible to meet out of current income, without gravely impairing the stability of the business. If, then, it be recognised that in the policy of *better farming, better business, better living*, is to be found the solution of the present day problems of agriculture, it becomes necessary that the farmer in his turn should adopt the business method providing against the risks of cattle mortality by means of insurance.

This has long been recognisd in Europe, but as has so often been the case, the task of adopting the system found suitable for the ordinary business world to the requirements of agriculture has proved one of some difficulty.

In the business world, insurance is effected through the means of large insurance companies formed on a joint stock basis. But, as a matter of fact, most of the societies of this character, which have attempted insurance of live stock, have failed. There are several reasons for this. In the first place it is a difficult matter to find suitable and trustworthy agents in country districts and there is a lack of statistics as to cattle mortality sufficiently complete or reliable for any accurate calculation to be possible, either as to the risk incurred or the amount of the premium that should be demanded. Again, it is impossible to keep a close watch over the actual deaths that occur, or to insure that the beast on whose account a claim is made is the actual animal that was originally insured. Further, cultivators live scattered over many villages, and the expense of organisation and general management of a concern dealing with small business scattered over a wide area is always heavy. The result is that, in order to make any profit the companies are compelled to exact high rates of premium and to insist on such strict and exacting conditions in their policies as to deprive the insurance of much of its advantages, in the eyes of the farmers.

The ordinary methods of urban business based on the joint stock system having thus proved a failure, the cultivators of Europe turned to co-operation which already in other departments of agriculture had provided a satisfactory solution for their business problems. Once again the truth was demonstrated that co-operation is the best business system for a farmer. The co-operative insurance of cattle has proved a great success and is now to be found spread abroad through Denmark, Germany, France, and almost every country of Europe. So far has it developed in magnitude and in organisation that at the Congress of Agricultural Associations held in September last at the Brussels Exhibition an international committee was formed to deal into the question of the international reassurance of such risks, consisting of members from Belgium, France, Poland, Holland, Italy, Russia, Austria and Germany. In the present article it is proposed to examine the principles on which these national systems of co-operative insurance against cattle mortality have been erected in the hope that Burman cultivators in their turn may be able to follow in the footsteps of their fellows in Europe and evolve a similar co-operative insurance system for themselves.

The Village and Insurance.

As in the case of co-operative credit societies the most satisfactory basis for the co-operative insurance system has been found in the small village society.

The first necessity for the successful management of Insurance business is, that the persons insuring their cattle shall be wellknown to the society both as to their general financial status and their good character. Secondly, it is essential that as soon as the death of an insured animal is reported, it should be possible to verify it and ascertain whether the report made is accurate or not. Thirdly, it is necessary that the society should be able to watch over all cases of sale or purchase of live stock, and, fourthly, it is necessary to see that the farmer who insures his animals treats them well and keeps them in a sufficiently good sanitary condition. All these points can be easily and effectually provided for where all the members of a society live in the same village or in adjoining hamlets, and, moreover as all the villagers are well acquainted with each other, they are much more ready to combine upon a village basis than if the membership be extended to villages with the inhabitants of which they are but slightly, if at all, acquainted.

The village, therefore, must be the basis of the co-operative system and has been rightly made so almost invariably in Europe. It will not be necessary to describe the organisation of these village societies separately for every country. It will suffice to take the case of France.

The first attempt at co-operative insurance in France was made long ago in the Department of the Landes. Small societies were formed composed of persons well known and thoroughly trusted by each other. Often several such societies are found in a single village. Their object is to provide for the losses caused to their members by the accidental death of domestic animals, and they are managed in the simplest manner possible. There is no subscription to be paid in advance, but in the case of the death of an animal, its value is estimated, and at the end of each six months the member whose beast has died receives the indemnity due to him by the rules, each of the members of the society being bound to pay his share, which is calculated in the proportion of the total value of the animals insured by him to the value of all the animals insured by the whole body of members. Thus if a man insures animals to the value of Rs. 200 with the society and the total value of all the animals insured by the members is Rs. 2,000 he will have to pay 1/10th of the amount of indemnity to be paid by the society to members who have incurred losses

during the half year. These societies, which are often almost of a family character, depend for their success on the good faith of their members and the careful supervision mutually exercised by them on the condition of their cattle stalls. On October 31st, 1904, there were in the Department of the Landes 852 societies of this character with 41,944 members. Sometimes in order to lessen the amount of this indemnity to be paid by the members the flesh of the deceased animal is cut up and divided amongst them in proportion to the share of the indemnity to be paid by them.

Another System.

This system with its simple character has proved very useful as a village organisation, but it does not lend itself to a strong and powerful organisation for co-operative insurance of a national character. In the case of a severe outbreak of disease in any village in which most of the villagers would probably suffer losses it would be of very little assistance. Therefore, another system which is now generally recognised to be the best has been evolved. In this a subscription, calculated according to the value of the risk and to the amount of indemnity fixed by the bye-laws of the society, must be paid in advance by all members. By some such system alone can a society be confident of meeting the demands upon it and build up for itself a reserve fund which is the best guarantee of prosperity for any society dealing with insurance. In some societies a third method has been adopted which is a combination of the two already described. These societies require a subscription payable in advance, but at the same time provide for a special levy on the members at the end of any period of six months if the subscriptions are not sufficient to meet the indemnities to be paid. This supplementary levy is limited to a fixed maximum, but even so, experience has shown that such levies are never well received by the members and that it is much better to exact an increased subscription in the first instance. If the amount subscribed proves in excess of the indemnities to be paid, it is always possible to arrange that, when the necessary provision for a reserve fund has been made, the surplus shall be returned to the members.

There is some difficulty in ascertaining the right rate of subscription. The founders of any society must, therefore, carefully compare the number of cattle in the locality with the mortality that has occurred in recent years, and thus arrive at a suitable rate. In France the rate is usually in the case of cattle well under 2 per cent. on the value of the cattle insured. In Burma where cattle disease is more prevalent a higher rate will probably be necessary.

A member must insure all the cattle in his possession. He must separately value each of his animals and his valuation is checked by two members of the society appointed for the purpose. The valuation of each animal as finally settled by these members is entered in a register in foil and counterfoil together with an exact description of the animal, and its age. One copy is given to the member and the other is retained by the society. As the value of cattle is apt to change somewhat rapidly, especially towards the end of their life, it is desirable that the valuation should be checked every six months.

The two members appointed to value the animals have other duties besides those of valuation. They must also see that the cow-houses of the insuring members are kept in proper order and that the animals are properly fed. No indemnity is payable in the case of losses resulting from neglect of their instructions. The duties of these inspecting members are most important and it is on the conscientious fulfilment of them that the prosperity of the society will depend.

Certain kinds of animals will be excluded from insurance. Thus in France any cattle under six months of age or over twelve years are not insured, the risks in their cases being too great. Similarly animals newly bought are not accepted for insurance until they have been 15 days in the cattle byres of the purchaser.

The following risks are usually excluded from the insurance:—

(1) Losses due to war, riots, fire, the cow-house being struck by lightning, floods, drowning, fall of buildings, journeys by railway or by cart.

(2) Losses due to a dangerous operation undertaken by the owner or under his responsibility, when the operation should only have been performed by a qualified veterinary man.

(3) Losses due to violence, ill-treatment, lack of care or nourishment, over-work and in general, serious faults on the part of the owner, proved after enquiry, or on the part of his servants.

It is usual to make a member bind himself for one year, the year to be increased to three if he has been paid an indemnity by the society in the course of it. The society is administered by a Committee of six members chosen from the members of the society by the General Assembly. They are elected for four years and half of them are re-elected every two years, the members retiring after the first two years to be chosen by lot. Honorary members i.e., members who subscribe at least Rupees 3 per annum and do not insure any cattle may form one-third of the Committee. The Committee elects its own President, Vice-President and Secretary-treasurers. All officers are unpaid.

The Committee's duties are to make widely known the advantages of mutual insurance ; to value the animals of the members ; to control carefully the condition of the live-stock insured, the care given to them and the healthy condition of the cattle byres ; to receive the notices of the out-break of disease or the occurrence of accidents, to examine the animals thereby affected and to verify the deaths which occur ; to pay out the indemnities for deaths when verified.

The General Assembly meets once a year, one-third of the members forming a quorum. The Committee are elected by ballot and in all cases voting must be secret if one-fourth of the members present demand it or the exclusion of a member is in question.

On the death of any animal the insurer must immediately inform the Secretary of the society and the inspecting members of the Committee, and decide in agreement with them on the most profitable manner of disposing of the remains. The amount thus obtained is generally deducted from the total of the loss incurred and thus decreases the amount of the indemnity payable by the society. The indemnity is usually paid at 70 or 80 per cent. only of the total loss. Thus if a bullock worth Rs. 100 dies and its hide and flesh are sold for Rs. 20, the amount of the indemnity will be 80 per cent. of Rs. 100 less Rs. 20 or Rs. 64 only.

As soon as the inspecting members have decided on the amount of the loss incurred by the insuring member, part of the indemnity is at once paid out by them. The remainder is usually kept back till the end of the six months in order that, if at the end of that time the total losses to be met are more than the sums at the disposal of the society, all those to whom payments

are due may receive the same proportion of their indemnities. Thus the members whose cattle die towards the end of the six months will have an equal opportunity with those incurring early losses of receiving their indemnity, and no charge of unfair dealing can be made against the society. The amount paid out at once is usually half the indemnity, the remaining half being kept back till the end of the six months period.

A special provision is inserted in the rules to the effect that the society can never be compelled to pay out more than the balance in its possession after meeting working expenses and the regular contribution to its reserve fund.

Re-assurance.

It will be seen that the working of these societies is extremely simple, and there should be no difficulty in organising one in any village which has succeeded in establishing a Co-operative Credit Society. But, as said before, so long as the society remains a village one, it is always liable to come to grief through the occurence of a widespread epidemic among its cattle. To provide against this, Unions of Societies for the re-assurance of the risks incurred by the village societies are widely used.

These Unions are formed in the following way—They, as a rule, work over a whole department in France which answers to a district in Burma. Only village societies which adopt rules approved of by the Union and are ready to place themselves under its control may join it. The village societies which join it must pay into the Union a half or a quarter of the subscriptions of their members and a half of the entrance fees paid by them. In return the Union repays the same proportion of the losses incurred by the village societies on account of the cattle lost by their members. The system means that the village societies receive from the Union a monetary assistance proportionate to their payments to the Union, but at the same time they remain responsible for a portion of the indemnities due by them. They have, therefore, every inducement to manage their affairs on the soundest lines possible.

But these Unions do not complete the national organisation for co-operative insurance of live stock in France. At the head of the whole system is the Central Society of Re-assurance, to which can be affiliated all Unions as described above and also any isolated village society which finds itself in a district not as yet possessing a Union. This Central Society also insists on the rules of any Union or isolated society which joins it being drawn up in a form of which it approves and for a further check upon them requires that applications for admission must be sent in either through the local agricultural associations or the Unions of those associations.

The Central Society receives one quarter or one half of the subscriptions received by affiliated Unions or Societies and in return pays one quarter or one half of the indemnities payable by them. Any society or Union joining the Central Society must bind itself to continue a member for three years.

Such is the national system that has been built up in France. The Government spends a good deal of money in subsidising this system and its subsidies are divided among the local societies, the Unions and the Central Society. By the aid of these subsidies the growth of the system has been greatly stimulated, but they have one bad result. For the societies have learnt to lean so much upon this Government help that if for any reason it were to be withdrawn many of them could no longer continue to exist without considerably raising their subscriptions. It would appear to be a much better plan so

to arrange the subscriptions that the societies can stand on their own feet from the start, and to leave it to Government to give extra help only in cases of widespread epidemic which the societies are unable to meet out of their own resources. But the system of organisation is in either case the same. It will have been seen that there is nothing in the system which would not be quite as easily adopted by Burman villagers as it has been in France, and the benefits which its adoption would confer on the agriculturists of Burma are undoubted. It would appear, therefore, that as soon as a co-operative credit society has been established in good working order in any village the villagers should begin to go a step further up the ladder of co-operation and establish in their midst a society for the co-operative insurance of live stock.

Mutual Cattle Insurance Societies in Burma.

I.—General consideations.

The basic principle of Insurance is the yearly payment in advance by a number of owners to a Society of a sum calculated at least to equal the yearly average amount of loss sustained in respect of the things insured, from which sum the society contracts to pay indemnities to the losers.

The sum paid by an owner to the society is called a premium, and it is calculated at a settled proportion of the value of the property insured. The proportion payable as premium is big or small according as the risk, that is the yearly average loss, in the property insured is large or small. Thus the premium payable in respect of a masonry house is very much less than that on a wooden house. In respect of some property the risk is so great that no society would agree to accept it in insurance at a rate of premium that any sensible man would pay. Thus the premium on a mat and thatch house would probably be so high that no one would insure it.

The larger the number of people who insure and pay premiums and the wider he area over which the risks extend the more nearly does the actual amount f indemnity payable in any year coincide with the average indemnity.

At first sight it would seem that as *Insurance* business implies a large area nd many insurers, it conflicts with the principle of *Mutuality* which is best ttained in a restricted area, such as a single village, and with a limited number f persons insuring. And indeed there is such a conflict, but it is got over by /hat may be called the two storey organization, by which the mutuality principle s attained by forming in the first case village societies, and the principle of arge area and large clientele is arrived at by the village societies insuring gain in a central society which takes a half or a quarter of the premium and ays a half or a quarter of the indemnities.

The central society cannot of course be formed till there are, say, twenty or more scattered village societies as a foundation to build it upon. The more scattered such affiliated village societies are, the better, because, as is well known, epidemics are more or less local in any given year and do not extend over more than three or four adjacent districts. Hence when anthrax is prevalent in Katha, it is quite likely there will be no cases in Kyaukse and Magwe.

This is the way in which the mutual insurance of cattle is organised in most continental countries.

The advantages gained by circumscribing the area of the village society are *proximity* of the society to the insurer and *mutual supervision.* Cattle can be valued, inspected and deaths enquired into at once and on the spot, and fraud is rendered almost impossible as the remaining members in the village know the cattle, how they are tended, and why they die.

Again there are educational advantages in that where the whole society is concerned in the treatment of every insured beast, public opinion is formed to bear in favour of more sanitary and more careful tending, and in favour of careful measures to avoid or combat epidemics. Further, the members help each other and work together to provide against future difficulties and to obtain a general improvement in the condition of the cattle. The village as a whole

The financial advantages are obvious. In such an insurance society expenses are reduced to a minimum, there are no dividends to pay to the capitalist owners of an Insurance Company and there should be no loss by payment of indemnities in fraudulent cases.

Some societies in Europe demand but a small premium in advance and make up deficiencies in funds when the premium funds do not suffice to pay all indemnities in any year, by making a levy on the members for the deficient balance. It is found, however, that such levies are paid with a bad grace and the great majority of societies adopt the plan of calculating the premium payable so as to make such premium income sufficient to meet indemnities. In such societies all excess funds remaining over after the payment of indemnities in any good year are placed to a Reserve Fund from which money can be taken to make up indemnities in a year of calamity.

II.—Cattle Insurance in other countries.

The extent to which the system of mutual insurance of cattle has been adopted in other countries points the way to us in Burma. A few instances are given below :—

Mutual Cattle Insurance exists in England, Sweden, Denmark, Germany, Holland, Belgium, France and Italy and probably also in Austria.

It is most developed in Holland, Belgium and France—all countries advanced in agriculture.

Holland and Belgium are both small countries, far smaller than Burma but the following figures show how far they have gone in cattle insurance.

In 1906 Holland had 377 such societies for insuring horses (used there for draught and ploughing) with 56,814 horses insured, and 748 cattle societies with 273,099 beasts insured. The total membership, *i.e.*, persons insuring horses and cattle was, 103,454.

In Belgium in the same year there were 170 horse and 981 cattle societies. 38, 266 horses and 257, 815 cattle were insured and the total membership (persons) was 100,763. Besides the horse and cattle societies there are numerous goat and pig societies.

The rate of premium has been found to average 3 per cent. for horses and about 1½ per cent. to 2 per cent for cattle. There are more risks in Burma than in Holland or Belgium (tigers, snakes, indifferent sanitation, overwork in ploughing, less efficient control of contagious diseases) and here no society should begin with premiums for plough cattle of less than 3 per cent.

An insured bullock or buffalo becomes to some extent "fixed property" and so of more use as security for loans than an uninsured one.

In almost all countries very young cattle and old cattle are barred, and no indemnity is paid on insured animals, the death of which results from war, riot, rebellion, theft or loss (stray), fire, lightning and flood. In many societies deaths from epidemic diseases such as anthrax are not covered.

Everywhere fraud on the part of the insuring member invalidates the insurance and no compensation is paid if the death be clearly due to neglect.

All healthy cattle of a member, and not merely a selection, are insured—this to prevent fraud. Sickly beasts are excluded. To ensure that the owner will tend a sick beast properly and not let it die so as to get the insurance money, societies never pay the whole value but a proportion varying from 60 per cent. to 75 per cent. Most societies fix a maximum value for which any single animal may be insured.

The owner states the value when he gives in the list of his cattle. This valuation is checked and may be modified by the experts or committee and their valuation is the one on which the premium is paid. Valuations are checked and, if necessary, altered every six months immediately before the half-yearly premiums are paid. In all cases the Chairman, Committee, and experts work gratuitously. The Secretary may be paid a small sum.

In all societies a member joins for a year and must continue membership for three years after receiving any indemnity.

A Reserve Fund is accumulated out of the balance left over after paying indemnities. When there is a Reserve Fund an entrance fee is charged to new members.

Societies are not responsible beyond their resources. If funds do not suffice a proportionate reduction in the indemnity of the year is made all round.

One important point is that in the European countries there is *practically no rinderpest*. It has been stamped out by Government control and care on the part of owners in following the Government Rules. No society in Burma can cover rinderpest unless the premium is raised to, say 10 per cent. which would be as high as the rate on elephants and probably more than owners would care to pay.

In most European countries, where societies are numerous, they form a Central Society and to it pay one-fourth or one-half of the premiums they receive. The Central Society then bears one-fourth or one-half of the indemnities. In this way a wide tract of country is covered, say, the whole of a district, or division, or even of a province. Epidemics are almost always in scattered tracts and the freedom from deaths in one tract counterbalances the losses in another so that there should always be funds wherewith to meet all losses. To form such a Central Society there must first be, say, 20 village societies in different districts.

III.—Suggestions for Burma.

In making the first model Societies in Burma it will be wise to strictly limit insurance to certain classes only of cattle. The most important class of cattle in Burma is plough and draught cattle, *i.e.* bullocks and adult male or female buffaloes, say between four and twelve years of age. This class of cattle receives most care and attention and is most easily identified. Plough cattle do not suffer like cows and calves in famine years.

It will also be wise to exclude deaths due to rinderpest, war, riot, rebellion, the act of a third party who is liable, and to contagious diseases where the owner fails to carry out the committees' instructions as to tending and treatment, and also to exclude losses due to theft and straying and neglect.

A safe, that is, a high rate of premium should be levied till experience is gained. Three per cent. should be the lowest rate to start with.

When experience has been gained and the system becomes better understood it will be easy to relax the conditions by, *e. g.*, admitting cows or younger beasts, by raising the age limit, by covering more causes of death, by lowering the premium or by paying more than two-thirds of the value. It is easier to relax than to stiffen the conditions.

There is no liability attaching to such a society. It merely pays what it can from the funds raised by premiums.

The amount paid in indemnity is two-thirds (approximately 66 per cent.) of the value remaining after the price obtained for the skin and meat, and a third party's indemnity, if any, have been deducted. Thus if a buffalo valued at Rs. 55 dies from a gore wound and the skin and meat fetch Rs. 10, then two-thirds of Rs. 45, that is, Rs. 30 is the amount of indemnity payable.

IV.—How to form a Society.

The Co-operative Credit Societies Act X of 1904 requires that a society must consist of not less than ten owners of cattle in a village. A larger number is desirable The total value of their cattle should preferably be not less than Rs. 2,000. They should consult, and, if they agree to adopt the model byelaws (with unimportant modifications if desired), they should apply to the Registrar, Co-operative Credit Societies, Maymyo, who will, after further explanation, take steps to register the Society.

V.—Accounts.

Only three books are necessary (that is all that the numerous French Village Societies keep) *viz.*

(1) *Cattle Register.*†—In which details as to the member, his insured cattle values, and premium paid are given. Each member has a page or pages to himself bearing a number.

(2) *Receipt Book.*—† With counterfoil, showing amount received—
(*a*) for supplementary payment on account of past half year's premium,
(*b*) for premium for present half year,
(*c*) on account of refund of excess indemnity paid.
(*d*) on account of other things (entrance fees and fines, etc,)

The receipts bear a serial number and a note as to the page in the Cattle Register they refer to.

(3) *Cash Book*:—† In which are entered receipts and expenditure with special columns for main heads and reference to the number of the receipt and (on both sides) to the page of the Cattle Register. No special policy is given, the receipt given to a member is his evidence of his payment to and claim upon the society.

Specimen forms are attached. These accounts are very simple and quite within the powers of an ordinary village clerk.

The only calculation involved is that of working out the premium due on any sum (total value of all a member's plough cattle) at a given rate per cent. For this a calculation table could, if necessary, be prepared and supplied.

Perhaps a better rate than 3 per cent would be Rs: 3-2 per cent. which works out at 5 annas per Rs 10 per year or 5 pice per Rs 5 of value per half-year

Besides these three account books a list of members and a Minutes Book must be maintained.

The organisation of Co-operative Milk Societies or Dairies.

(By A. C. CHATTERJEE Esquire, I.C.S.,
Registrar of Co-operative Societies in the United Provinces.)

In all large towns in the United Provinces, the question of milk supply has become very acute. It is not only that pure milk cannot be obtained at prices within the means of the average citizen but in many places it is impossible to obtain an adequate supply of milk of even moderately good quality. With a view to attack the problem by co-operative methods the Visweswar Dairy Society was established at Benares by my predecessor Mr. Fremantle in June 1911. The Ahirs (or cowkeepers) of Paharia, a suburb of Benares, about four miles from the heart of the city have formed themselves into an ordinary unlimited liability credit society which is financed and supervised by the Kashi Co-operative Society (the Central Bank for the Benares District). This credit society lends money to its members for the purchase of cows and she-buffaloes, for buying fodder and for other needs. The same members have also formed themselves into a limited liability productive society (known as the dairy society) which has acquired land and built sheds, offices and outhouses in Paharia and also hired shops in different parts of the city for the sale of milk to the general public. The members are compelled to keep their cows (in milk) in the sheds, the fodder is inspected and passed and the milking is done in the presence of a responsible manager. The milk is transported in locked cans from the dairy to the shops in the city where it is sold at eight seers a rupee. The members are paid ten seers a rupee and the margin is utilised for all expenses and also for paying a dividend and building up a reserve fund. The chief difficulty in this society has been the very heavy charges for transport. The sheds and land etc. have also cost a large sum in capital account. The yearly payment of interest and of a portion of the principal of the loan is a heavy burden on the society. The business is likely to be much more profitable if it can be extended—and there is also a very great demand for the milk—but the society cannot afford to borrow further sums at present.

These difficulties have induced us to try a different form of milk society at Katra in the civil station of Allahabad. With generous help given by Mr. Fremantle, who is now Collector of the district, a combined credit and productive society (unlimited liability) has been organised among the Ahirs (cow-keepers) living in the hamlet of Beli close to the civil station. The building of sheds has been deferred. The members bring their cattle to a central enclosure in the immediate vicinity of the *bazaar* to be milked in the presence of a responsible official. The milk is then transported in locked cans to a shop close by and is sold for cash to customers. In this case it has been arranged that the cattle-sheds at the homes of members and also the fodder given to the cows will be frequently inspected. The society started work in July last.

An unlimited liability credit society has been in existence for sometime amongst the Ghosis (Mussalman cow-keepers) of Lucknow civil station. The members have so far been always loyal to their society. In Lucknow there is a

large demand for cream and butter and also for milk specially from dairies conducted on sanitary principles. In order to improve their business the Ghosi society is now converting itself into a productive dairy society. Mr. Afforde, the Deputy Commissioner, has taken a great interest in the scheme. The society has secured a very good plot of *nazul* land on rent and is now building thereon sheds for cattle, quarters for the members, an office where also cream and butter will be manufactured and also quarters for a manager. The plans have been prepared with the assistance of the sanitary officers of the municipality. The society is being financed by the Lucknow Central Banking Union. The members are very keen; the site of the dairy is excellent and there will practically be no expenses for transport; demand for dairy produce in Lucknow as I have said already is very good. But the capital expenditure will be heavy, although the estimates are being kept down as low as possible. I hope the enterprise will be successful.

In some towns in the province it is not feasible to form co-operative societies of cow-keepers because there are not enough men belonging to the trade. At Basti, which is a small town, the supply of milk is so inadequate that a number of consumers have formed a limited liability society and started a dairy. They have imported cows from other districts and sell the milk only to members. The supply from the dairy is so far unequal to the demand.

In a number of other towns, milk societies in one or other of the above models are at present under discussion. It is difficult yet to tell which particular form will be successful. From the small experience gained so far I think that in ordinary circumstances it is desirable to start on the simple Allahabad model. It is true that from the sanitary and hygienic points of view there are many objections to letting the cows remain in the homes of the members. But it is more important in my humble opinion to secure an adequate supply of moderately good milk at reasonable prices than to obtain a small quantity of absolutely pure milk at a cost much above what an ordinary citizen can afford. When a society on the Allahabad model is well established and the cow-keepers have learnt the value and uses of organisation it will be easy to take a further step and build sheds and purchase implements and machinery.

NAINI TAL,

September 9th, 1913. A. C. CHATTERJEE.

Thanks to HIS HIGHNESS THE YUVARAJA

BY

Amble Anniah Pandit Esqr.

॥ ಶ್ರೀ ॥

ಮೈಸೂರು ಸಂಸ್ಥಾನದ ಯುವರಾಜರವರಾದ ಕಂಠೀರವ

ನರಸಿಂಹರಾಜ ವಡೆಯರ್ ಬಹದ್ದೂರ್ ಕೆ. ಸಿ. ಐ. ಇ. ಯವರ

ಮಹಾ ಸನ್ನಿಧಾನದಲ್ಲಿ-

ಮೈಸೂರು ಸಂಸ್ಥಾನದಲ್ಲಿರುವ ಕೋ ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ ಮೆಂಬರುಗಳ ಪ್ರತಿನಿಧಿಗಳಾದ ನಾವು ಭಕ್ತಿ ವಿಶ್ವಾಸಪೂರ್ವಕವಾಗಿ ಮಾಡುವ ಅನಂತಾನಂತ ಬಿನ್ನಹ ಮಹಾಸ್ವಾಮಿ.

ಮಹಾಸ್ವಾಮಿಯವರು ಈ ಸಭೆಗೆ ದಯಮಾಡಿಸುವುದು ಇದು ಮೂರನೇ ಸಂವತ್ಸರವಾಗಿರುತ್ತೆ ಮಹಾಸ್ವಾಮಿ.

ಮೊದಲನೇ ಮತ್ತು ಎರಡನೇ ಸಂವತ್ಸರಗಳಲ್ಲಿ ಮಹಾಸ್ವಾಮಿಯವರು ಆಗ್ರಾಸನವನ್ನು ವಹಿಸಿ, ಅಪ್ಪಣೆ ಕೊಡಿಸಿದ ಈ ಸಂಘದ ಪ್ರಯೋಜನಗಳನ್ನು ಈ ಸಂಸ್ಥಾನದ ಪ್ರಜೆಗಳೆಲ್ಲರೂ ಗ್ರಹಿಸಿಧಾರೆಂಬುವುದಕ್ಕೆ ಸೊಸೈಟಿಗಳ ಸಂಖ್ಯಾಭಿವೃದ್ಧಿಯನ್ನು ಪರಾಂಬರಿಕೆ ಮಾಡೋಣದರಿಂದಲೇ ಚಿತ್ತಕ್ಕೆ ವೇದ್ಯವಾಗುತ್ತೆ.

ಮಹಾಸ್ವಾಮಿಯವರು ಯೂರೋಪ್ ದೇಶಕ್ಕೆ ದಿಗ್ವಿಜಯಮಾಡಿ ಇಟಲಿ, ಇಂಗ್ಲೆಂಡ್, ಫ್ರಾನ್ಸ್ ಮುಂತಾದ ದೇಶಗಳಲ್ಲಿರತಕ್ಕ ವಿಶೇಷತರವಾದ ಕೃಷಿ, ಮತ್ತು ಶಿಲ್ಪಿ, ವಾಣಿಜ್ಯ ಮೊದಲಾದ ಅನೇಕ ರೂಪವಾದ ಕೈಗಾರಿಕೆಗಳನ್ನೂ, ಅಲ್ಲಿ ಇರತಕ್ಕ ಕೋ ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳ ವಿಷಯವನ್ನೂ ಕೂಡ ಮಹಾಸ್ವಾಮಿಯವರು ಚಿತ್ತದಲ್ಲಿ ಗ್ರಹಿಸಿಕೊಂಡು ದಯಮಾಡಿರುವುದರಿಂದ ಈ ಸಂಸ್ಥಾನದ ಪ್ರಜೆಗಳಿಗೆ ಇತೋಧಿಕವಾದ ಅನೇಕರೂಪವಾದ ಸಂಪತ್ತುಗಳು ಲಭ್ಯವಾಗುತ್ತೆಂತ ನಾವುಗಳು ದೃಢವಾಗಿ ನಂಬಿಕೊಂಡಿರುತ್ತೇವೆ ಮಹಾಸ್ವಾಮಿ.

ಮಹಾಸ್ವಾಮಿಯವರು ಇಂಗ್ಲೆಂಡಿನಲ್ಲಿ ಇಂಡಿಯಾ ಚಕ್ರವರ್ತಿಗಳವರಿಂದಲೂ, ಇಲ್ಲಿನ ವೈಸರಾಯಿ ಪದವಿಯಿಂದ ನಿವೃತ್ತರಾಗಿ, ಇಂಗ್ಲೆಂಡಿನಲ್ಲಿ ವಾಸಮಾಡುವ ಲಾರ್ಡ್ ಕರ್ಜನ್ ಸಾಹೇಬರವರೇ ಮೊದಲಾದ ಪ್ರಮುಖರಿಂದಲೂ, ಸತ್ಕೃತರಾಗಿ ದಯಮಾಡಿದ್ದರಿಂದ, ಈ ಸಂಸ್ಥಾನಕ್ಕೆ ಅನಾರ್ಯಸಿದ್ಧವಾಗಿ ಬಂದ ಯಶಸ್ಸು, ಮತ್ತು ಗಾರವ ಕೂಡ ಮಹಾಸ್ವಾಮಿಯವರಾದ ತಮ್ಮ ಈ ಸಂಚಾರದಿಂದ ಸಹಸ್ರಗುಣಿತವಾಯಿತೆಂತ ನಾವುಗಳು ತಿಳಿದುಕೊಂಡಿರುತ್ತೇವೆ ಮಹಾಸ್ವಾಮಿ.

ನಮ್ಮನ್ನಾಳುವ ಮಹಾಸ್ವಾಮಿಯವರಿಗೂ, ಯುವರಾಜರವರಾದ ತಮಗೂ ಮಹಾ ಮಾತೋಶ್ರೀಯರುಗಳವರಿಗೂ, ಪರಮೇಶ್ವರನು ದೀರ್ಘಾಯುರಾರೋಗ್ಯವನ್ನು ಕೊಟ್ಟು ಕಾಪಾಡಬೇಕೆಂತ ಭಕ್ತಿಯಿಂದ ನಿರಂತರದಲ್ಲೂ ಪ್ರಾರ್ಥಿಸುತ್ತೇವೆ ಮಹಾಸ್ವಾಮಿ.

Verses on the Confere

by

Mr. Yelundur Srikantha Sastri.

ಇಷ್ಟದೇವತ್ರಾದಿ ಪ್ರಶಂಸಾ.

ಮಹಾಬಲಗಿರೀಶ್ವರೀ ವಿಜಯತಾಂತ್ರಿಲೋಕೇಶ್ವರೀ
ಗುಣಾಗುಣವಿವೇಜಕೋವಿಜಯತಾಂ ಸಭಾನಾಯಕಃ।
ಪರೋಪಕೃತಿತತ್ಪರಾವಿಜಯತಾಂಸಭಾಸೌ ಚಿರಾ
ತ್ಸಮಗ್ರಫಲಶಾಲಿನೀ ವಿಜಯತಾಂ ಸಮಸ್ತಾವನೀ ||೧||

ಶ್ರೀಮನ್ಮಹಾರಾಜರವರ ಮಂಗಳಾನುಶಾಸನ

ಮಾರ್ತಾಂಡೇಯವಿಘೋಷಣಾಸಿಲಸುತವ್ಯಾಸಧ್ರುವವ್ರೀಣಿವ
ದ್ವೀಘ್ರಾಯುಃಪರಿವಾತುಕೃಷ್ಣನೃಪತಿ ಶ್ರೀಮಾನ್ಮಹೀಮಂಡಲಂ।
ಶ್ರೀವಿಶ್ವೇಶ್ವರಸಾಮ್ಯಮಾಶ್ರಿತವತಸ್ಸಂಪೂರ್ಣಸಂಪಚ್ಚಯ
ಸ್ತಸ್ಯೈತಸ್ಯವಿಭೋಃಕಿಮನ್ಯದಚಿರಾದಾಶಾಸ್ಮಮಸ್ಮಾದೃಶೈಃ ||೨||

ಶ್ರೀಮಮ್ಮವರಾಜರವರ ಮಂಗಳಾನುಶಾಸನ

ಆಜ್ಞಾತೇಲೋಕವೃತ್ತೇಜನಇಹಪಶುರೇವೇತಿಮತ್ವಾಪ್ರವಾಸ
ಕ್ಲೇಶಾನ್ಧಿತ್ವಾತ್ರದೇಶಾನಪಿಚಿರಮಿತರದ್ವೀಪದೇಶಾನಟಿತ್ವಾ।
ಪ್ರತ್ಯಾಯಾತಾಯ ಕಂತೀರವನರಸನೃಪಾಮಾ ಯುರಾರೋಗ್ಯಭಾಗ
ನ್ಯಸ್ಮೈಯಜ್ಞೇತಿಯಾಚಾಮಹಿಗರಳಪುರಾಧೀಶ್ವರಂ ಪಾರ್ವತೀಶಂ ||೩|

ಸಭಾಧ್ಯಕ್ಷರ ಮಂಗಳಾನುಶಾಸನ

ಅಗೋಪಾಲಾವಿಪಾಲಂಧುವಿಸಕಲಜನೈರ್ಗೀಯಮಾನಾಪದಾನೇ
ಶ್ರೀಕೃಷ್ಣೇಂದ್ರಪ್ರದತ್ತಕ್ಷಿತಿಪತಿಪರಿಷದ್ಭೂಷಣತ್ವಪ್ರಶಸ್ತಿಃ ||
ಅಸ್ಮದ್ಯಾಚ್ಞಾನುರೋಧಾದ್ವಿಧೃತವತಿಸಭಾಧ್ಯಕ್ಷಕಾರ್ಯಾಧಿಕಾರಂ
ಸ್ತಟ್ಟಣಾಶ್ರೇಷ್ಠಿನಾಮನ್ಯುಪಸಚಿವವರೇ ಸಾಹಿಷ ಸ್ಮತ್ಕೃತಜ್ಞಾಃ ||೪

ರಿಜಸ್ಟ್ರಾರ್ ಸಾಹೇಬರವರ ಮಂಗಳಾನುಶಾಸನ

ನೃಜನ್ಮಸಫಲಂತದಾನಸು ಪರೋಪಕಾರೇಕೃತೇ
ಸತೀತಿಸುವಿಚಿಂತ್ಯಹೃದ್ಯಪಿವಿಹಾಯಕಾರ್ಯಾಂತರಂ।
ಸಮಸ್ತಜನರಂಜನೋದ್ಯತಗುಣಾಯ ನಾರಾಯಣಾ
ಹ್ವಯಾಯಜಮಪಾತ್ಮನೇದಿಶತು ಶರ್ಮ ವಿಶ್ವೇಶ್ವರಃ ||೫||

"ಸರ್ವೇಷಾಂಸಮಸ್ತಸನ್ಮಂಗಳಾನಿಭವಂತು"

ಶ್ರೀಃ.

ಶ್ರೀರಸ್ತು.

ಶ್ರೀಮಾನ್ ಯುವರಾಜೋ ವಿಜಯತಾಂ ಚಿರಂ.

ಕುಶಲಂ ಕಿಮು ಸರ್ವತ್ರ ಕುಶಲಂ ಕಿಮು ಸರ್ವದಾ ॥
ಪ್ರಭೋಽಸ್ಮದ್ಯುವರಾಜಾಽದ್ಯ ರಾಜಕಂಠೀರವಾಯ ತೇಽ ॥

ದಿವ್ಯೈರ್ನಾಗರಿಕೈಸ್ಸಮೃದ್ಧಮತುಲೈರ್ಯನ್ನೋತ್ಪಾತ್ಯಕೈಸ್ಸಂಭೃತಂ ।
ನೌಕಾಶಿಲ್ಪಕಲಾವಿಲಾಸಸದನೈಸ್ಸಂಪತ್ಸಮೃದ್ಧೈರ್ಯುತಂ ॥

ದ್ವೀಪೋತ್ತಂಸಇತಿ ಪ್ರಸಿದ್ಧವಿಭವಂ ಲಂಡರ್ಮಹಾಪತ್ತನಂ ।
ಗತ್ವಾ ತತ್ರ ಸಭಾಜಿತೋಽದ್ಯ ಯುವರಾಟ್ ಶ್ರೀಸಾರ್ವಭೌಮೇನ ನಃ ॥
ಶ್ರೀಮಾನ್ ಕಂಠೀರವಾಖ್ಯೋ ರವಿರಯಮಖಿಲಾಂಗ್ಲೇಯದೇಶಾನಟಿತ್ವಾ ।
ತತ್ರತ್ಯಾನೇಕನವ್ಯಪ್ರವರರಸಭರಂ ಬುದ್ಧಿರಶ್ಮ್ಯೈರ್ಗೃಹೀತ್ವಾ ॥
ನ್ಯಸ್ಯ ಸ್ವೀಯೇ ಹೃದಬ್ಜೇ ಸ್ಥಿರಮುಚಿತಮಹೌದಾರ್ಯವಾತ್ರೇ ರಿತಸ್ಸನ್ ।
ವರ್ಷನ್ನೋನ್ಯೋನ್ಯಸಂಘಾಹ್ವಯಭುವಿ ಸತತಂ ವರ್ಧಯನ್ನೇಧತಾಂ ನಃ ॥
ದೀರ್ಘಾಯುಷ್ಯಮಮೇಯಸೌಖ್ಯಮತುಲಂ ಚಾರೋಗ್ಯ ಭಾಗ್ಯಂ ಯಶಃ ।
ಪ್ರಾಜ್ಯೈಶ್ವರ್ಯಮನಶ್ವರಂ ಸ್ವಜನತಾಸಂಪ್ರೀತಿಮನ್ಯಾದೃಶೀಂ ॥
ಶ್ರೀಮಾನ್ಸರ್ವಗುಣಾಽಕರಸ್ಸಭಗವಾನ್ಸರ್ವೇಶ್ವರಸ್ಸರ್ವದೋ ।
ದತ್ತ್ವೈನಂ ಯುವರಾಜವರ್ಯಮನಿಶಂ ಪಾಯಾಜ್ಜಗನ್ನಾಯಕಃ ॥

ಸರ್ವಾನ್ಸಾರಾನ್ಸಮಾದಾಯ ಯುವರಾಜಘನಾಘನಃ ।
ಸಮ್ಮೋದಯನ್ ಸಮಾಯಾತಸ್ಸೋಽಸ್ಮದ್ಭಾಗ್ಯೋದಯಾತ್ಸುಖಂ ॥

೧। ಶ್ರೀನಿವಾಸೈಯ್ಯಂಗಾರ್ಯಃ,
ರಸ್ಸರ ಸಹಾಯಕ ಸಂಘಾಧ್ಯಕ್ಷಃ,
ಸರಗೂರು.

ತಾ। ಹೆಗಡದೇವನಕೋಟೆ.

ಮೈಸೂರು.
ತಾ। 6-10-1913.

K. N. & CO., PRESS, MYSORE

Appendix C - 4

ಶ್ರೀ.

ಶ್ರೀಕೃಷ್ಣರಾಜೇಂದ್ರ ಪರಸ್ಪರ ಸಹಾಯಕ ಸಂಘ

ಬಿಲ್ಲ.

ಪಡುವಣದೇಚಾಟನೆಯಂ ।
ಸಡಗರದಿಂ ಗ್ರೀದು ಕುಕಲವಿದ್ಯಾವಳಿಯಂ ॥
ಕಡುಸಂಗ್ರಹಿಸಿದ ಭೂಪರಿವೃಢ ।
ಗುಣಯುತ ನರಸರಾಜ ಸೊಗಮಂ ತಳಂಯ್ದೆ ॥ ೧ ॥

ದೇಹಕ್ರಮವಂ ನೋಡದೆ ।
ಭೂಹಿತಮಂ ಗೈಯಲೆಂದು ದೇಕಾಟನೆಯಂ ॥
ಶ್ರೀಹರಿ ಕೃಪೆಯಿಂ ಮಾಡಿದ ।
ಭೂಹಿತರತ ನರಸರಾಜ ಕುಭತರನಾಗ್ರೈ ॥ ೨ ॥

ಕುಕಲದ ಕೈಗಾರಿಕೆಯಂ ।
ಕೃಷಿಯೆಂತ್ರ ಕಲಾವಿಚಿತ್ರವಿದ್ಯಾವಳಿಯಂ ॥
ಪಸರಿಸಿ ದೇಕದೋಳಿಲ್ಲಂ ಸಸಿನಂ ।
ನೆಲೆಗೊಳ್ಳುವಂತೆ ಮಾಳ್ಪುದು ಮಹಿಪಾ ॥ ೩ ॥

ಅನುಪಿಂ ತನ್ನಯ ದೇಕಸಂಪದಭಿವೃಧ್ಯರ್ಥಂ ಲಸತ್ಪ
ಕ್ಷಿಮಾವನಿಯೋಳ್ ಸಂಚರಿಸುತ್ತ ಮುತ್ತಮಕಲಾ
ಕೌಕಲ್ಯ ಸಂದೋಹಮಂ ।
ಮನಮೊಲ್ದೀಕ್ಷಿಸುತಂತೆ ಗಯ್ಯಲೆಳಪಾ ಭೂವರ್ಯ
ವಿದ್ವತ್ಸಭಾವಿನುತಂ ಶ್ರೀನರಸೋರ್ವಿಪಂಗೆ
ಸೊಗಮಂ ಮಾಳ್ಪಂ ರಮಾಮಂದಿರಂ ॥ ೪ ॥

Appendix C - 5

Verses Addressed to H. H. the Yuvaraja of Mysore

by

S. G. Govindarajiengar, Esq.,

of

BANGALORE

ಶ್ರೀ.

ಶ್ರೀಕೃಷ್ಣರಾಜನುರುಯಶ |
ಮೀ ಕೂರ್ಮಯಿನೊಡಲನಾಂತು ಚರಿಸುತೆ ಮೂರುಂ |
ಲೋಕಂಗಳೊಳೆಯ್ದಿವೋಲ್ |
ಶ್ರೀಕಂಠೀರವ ನೃಸಿಂಹರಾಜನೆ ಮೆರೆವೈ ||

ಪಿರಿದುಂ ಪೃಥಿವೆಯೆತ್ತು ರೂಢಿಯೊಳೆ ಸರ್ವೋರ್ವೀಜನಸ್ತೋಮಕಾ |
ದರದಿಂ ಸಮ್ಮದವೀಯಲುಜ್ಜುಗಿಪ ಸಚ್ಛಾಸ್ತ್ರಜ್ಞರಿಂ ಸತ್ಕಲಾ |
ಧರರಿಂ ಪಂಡಿತರಿಂ ಸಮಂತು ವೆಸೆವಾ ಪಾಶ್ಚಾತ್ಯಭೂಮೀಶರಾ |
ಭರದೊಳ್ ಸಂಚರಿಸುತ್ತ ವಿದ್ದೆಗೆ ವಲಂ ನೀನಿತ್ತೆ ಸತ್ತೇಜಮಂ ||

ಈ ಮಹಿಶೂರರಪ್ಪ ಮಹಿಶೂರ ಮಹೀಶರ ವಂಶಜಾತರೊಳ್ |
ನೀ ಮೊದಲಾದೆಯೈಸೆ ಕಡಲಂ ನೆರೆದಾಂಟಿ ಸಮಸ್ತರಾಜರಾ |
ಭೀಮೆಯನಾಜನಾಂಗಗಳ ಪೆಂಪನಲಂಪನೆ ನೋಡಿ ಬಂದು ನ |
ಮ್ಮೀಮಹಿಯುನ್ನತಿಕ್ಕೆ ಗದನಾಗಿವರೊಳ್ ನರಸಾವನೀಧವ ||

ಉತ್ತಮವಂಶದಿಂ ಬಹಳ ಸತ್ಪದಿನಾತ್ತ ಸಮಸ್ತವಿದ್ಯೆಯಿಂ |
ಚಿತ್ತಜರೂಪದಿಂ ಸುಗುಣಸಂಗತಿಯಿಂ ಮನದುನ್ನತಿಕ್ಕೆಯಿಂ |
ಪ್ರತ್ಯಗನಂತ ಭೂಧವರ ಚಿತ್ತದೊಳೀ ಮಹಿಶೂರರಾಜಸಂ |
ಪತ್ತಿಯ ಸೊಂಪುಮಂ ಭರತಖಂಡದ ಪೆಂಪುಮನೊಲ್ದು ಕೆತ್ತಿಪ್ಪೆ ||

ಕಲಿಯುಗದೊಳ್ ಪರಸ್ಪರಸಹಾಯಕಸಂಘದೆ ಶಕ್ತಿಯಲ್ಲದೀ |
ಫಲದೊಳೆ ಬೀರೆ ರೀತಿ ಚಿರಮಲ್ತೆನುತುಂ ತಿಳಿದೆಂತುಟನ್ಯಭೂ |
ತಲದೆವೆ ಸಂಘಮಿರ್ದುದದ ನೀಂ ವರದೇಶದೆ ನೋಡಿ ಬಂದೆಯಿಂ |
ತಲಘುತರ ಪ್ರಭಾವ ಮಹಿಶೂರೊಳವಂ ನೆಲೆನಿಲ್ಪಿಸೊಲ್ಮೆಯಿಂ |

ಅವಿವೇಕತಿಮಿರಮಂ ಕಡಿ |
ದು ವಿವೇಕಜ್ಯೋತ್ಸ್ನೆಯಿಂದಮೀಜನಚೇತಃ |
ಕುವಲಯಕುಲಮಂ ಕಂಡೀ |
ರವಸರಸನೃಪಾಲಚಂದ್ರ ನೀಂ ನಗಿಸೊಲವಿಂ ||

ಶ್ರೀಮದ್ಯಾದವವಂಶವಾರಿಧಿವಿಧು ಶ್ರೀಕೃಷ್ಣರಾಜಂಗಮು |
ತ್ತಮಶ್ರೀ ನರಸಿಂಹರಾಜಮಹಿಪಾಲಾಂಗಂ ಸದಾರೋಗ್ಯಮಂ |
ರಾಮಾಬಾಂಧವ ಪುತ್ರಸಂಪದಮುಮಂ ದೀರ್ಘಾಯುವಂ ಶ್ರೀಯುಮಂ |
ಶ್ರೀಮತ್ಪಶ್ಚಿಮರಂಗಧಾಮನೊಲವಿಂ ಕಾನೀವನಕ್ಕಾವಗಂ ||

میسور گورنمنٹ کوایپریٹو سوسائٹی

تقریر از سید حسین سکرٹری کوایپریٹو سوسائٹی چک کنڈ گلاہاسن جو تیسری اجلاس میں پڑھی گئی

حضور والا و معزز حاضرین!

قانون فطرت یہی ہے کہ کوئی شی بے امداد غیر شئی نہیں بنتی۔ لفظ انسان کو خواہ انسیان سے مشتق جانیں خواہ اُنس سے صاف کہہ رہا کہ میں قابل امداد و ہمدرد ہوں۔ بناءً علیہ ابتدای آفرینش سے انسانوں نے خواہ وہ کسی ملک و ملت کے ہوں بلحاظ زمانہ تجارتی صنعتی زراعتی وغیرہ کوایپریٹو طریقے ایجاد کئے ہیں جنکے آثار اُنکے مستحسن و مفید ہونیکا پتہ دیتے ہیں۔ مگر موجودہ کوایپریٹو طریقہ جسکی اصلاح و ترویج کے لئے یہ مبارک کانفرنس منعقد ہوئی ہے۔ ملک میسور کے بیدار مغز حکام کی نازک خیالی و ہمدردی کا نتیجہ ہے جو بلحاظ وقت نہایت کارآمد و موثر ثابت ہوا ہے۔ یہ طریقہ انسان کو کفایت شعاری کا عادی بناتا ہے۔ نفاق سے اتفاق کیطرف مائل کرتا ہے۔ مثل حرف اپنی اور اوروں کی امداد میں مدغم بناتا ہے۔ اور انسانی ہستی کو کامل بنانے میں مقناطیس کا اثر رکھتا ہے۔

یہ طریقہ غریبوں کا دستگیر۔ تاجروں کا معاون۔ صناعوں کا رفیق۔ اور مزارعین کا یار و فادار۔ یہ طریقہ اطراف عالم میں اپنا کامیاب حاصل کر رہا ہے۔ اور دل کھولکر بندگان خدا کو مستفیض کر رہا ہے۔ یہ طریقہ ہر مذہب کے اعتقادات پر حاوی ہے۔ جواز سود و دلدادہ سود سے فائدہ حاصل کر سکتے ہیں۔ حرمت سود کے قائل تجارتی صنعتی اور زراعتی کوایپریٹو سے بہرہ یاب ہو سکتے ہیں۔ ایکطرف یہ طریقہ مثل مقناطیس اپنا اندرونی اثر پھیلا رہا ہے۔ ایکطرف ہمارے آقای نامدار ہز ہائینس مہاراجہ میسور کرشنا راج وڈیر بہادر جی سی بی ای کی فیاض گورنمنٹ کے قابل قدر رعایات۔ اور ہز ہائینس سری کنٹھی روانر سمہا راجہ وڈیر کے سی۔ آئی۔ ای یوراجۂ میسور کے قابل فخر اعزازات سونے پر سہاگہ کا کام کر رہے ہیں۔ اور عالی جناب رجسٹرار۔ یم۔ یے نارائن انیگار صاحبکی اَن تھک کوششوں کا نتیجہ کہ آج ملک میسور میں چار پانچ سو سوسائٹیاں کھلی ہوئی ہیں۔ اور اسکے ڈیلیگیٹوں اور وزیٹروں سے کانفرنس کا ہال گونج رہا ہے۔ امید ہے کہ چند ہی روز میں یہ ساری باتیں رعای ملک میسور کو بام ترقی پر پہنچا کر مہذب قوم کا سرٹیفکیٹ عنایت کرینگی۔

اس دعا پر اپنے مضمون کو ختم کرتا ہوں ؎

ہو چیرشہی تجکو کرشن راج مبارک۔ یوراج سا بھائی ہو مہاراج مبارک
ارکان سبھا پر رہے یوراج کا سایہ ہو صدر نشینی کا سدا تاج مبارک

(مطبوعہ مطبع نظامیہ میسور

ಶ್ರೀ.

ಈ ಮಹಾ ಸಭೆಯ ಅಧ್ಯಕ್ಷರಾದ 1 ನೇ ಕೌನ್ಸಿಲರ್

ರಾಜಸೇವಾ ಭೂಷಣ ದಿವಾನ್ ಬಹದ್ದೂರ್

ಮಾನ್ಯ ರಾ॥ ರಾ॥ ಕೆ. ಬಿ. ಪುಟ್ಟಣ್ಣಶೆಟ್ಟರ್‌ವರ

ಸನ್ನಿಧಿಯಲ್ಲಿ

ಬೆಂಗಳೂರು ತಾಲ್ಲೂಕ್ ವರ್ತೂರು ಕೋ ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಯ ಸೆಕ್ರಟರಿ ಎ. ಕೃಷ್ಣಮೂರ್ತಿರಾವ್ ಆದ ನಾನು ಈ ಮಹಾಸಭೆಯ ಪರವಾಗಿ ವಿಜ್ಞಾಪಿಸಿಕೊಳ್ಳುವುದೇನೆಂದರೆ—

ಈ ಕೋ ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳ I ನೇ ಕಾಂಫರೆನ್ಸ್ ಇದೇ ಸ್ಥಳದಲ್ಲಿಯೇ ರಿಟೈರ್ಡ್ 1ನೇ ಕಾಂಫರರವರಾದ ರಾಜಮಂತ್ರಪ್ರವೀಣ ಮಾ॥ ರಾ॥ ಶಿ. ಶ್ರೀನಿವಾಸಯ್ಯಂಗಾರ್ಯರವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲೂ, I ನೇ ಕಾಂಫರೆನ್ಸ್ I ನೇ ಕೌನ್ಸಿಲರ್ ರವರಾದ ಮಾ॥ ರಾ॥ ಎಚ್. ವಿ. ನಂಜುಂಡಯ್ಯನವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲೂ ಇದೇ ಸ್ಥಳದಲ್ಲಿ ನಡದು ನಮ್ಮೆಗಳಿಗೆಲ್ಲಾ ಅನೇಕವಾದ ಬುದ್ಧಿವಾದವು ತಿಳುವಳಿಕೆಯು ಹೆಚ್ಚಿ, ಈ ಸೊಸೈಟಿಗಳ ಕೆಲಸಕಾರ್ಯಗಳು ಬಹಳವಾಗಿ ಅಭಿವೃದ್ಧಿಸ್ಥಿತಿಗೆ ಬರುತ್ತಾ ಇದೆ. ಈ ಮಹನೀಯರುಗಳ ಉಪನ್ಯಾಸಗಳು ಆಗಾಗ್ಗೆ ಎಲ್ಲಾ ಸೊಸೈಟಿಗಳಲ್ಲೂ ಓದಲ್ಪಡುತ್ತಾ ಸ್ತೋತ್ರಾರ್ಹವಾಗಿವೆ.

ಈ ಸಾಲಿನ ಕಾಂಫರೆನ್ಸಿಗೆ ಮಹಾಸ್ವಾಮಿಯವರು ದಯಮಾಡಿಸಿ, ಮೆಂಬರುಗಳಾದ ನಮ್ಮ ವಿಕಯನ್ನು ಘನವಾದ ಚಿತ್ತಕ್ಕೆ ತಂದುಕೊಂಡು, ಈ ಮಹಾಸಭೆಯ ಅಧ್ಯಕ್ಷತೆಯನ್ನು ವಹಿಸಿ ದೇಹ ಮವನ್ನೂ ಸಹ ಲಕ್ಷಿಸದೆ, 3 ದಿವಸಗಳಿಂದಲೂ ಈ ಸಭೆಗೆ ದಯಮಾಡಿಸಿ ಅನೇಕವಾದ ಪ್ರಶ್ನೆಗಳನ್ನು ಚರ್ಚಿಸಿ, ಅದಕ್ಕೆ ತಕ್ಕ ಸಲಹೆಗಳನ್ನೂ, ತಿಳುವಳಿಕೆಗಳನ್ನೂ, ನಮಗೆ ಕಲ್ಪಿಸಿಕೊಟ್ಟು ಈ ಭಾ ಕಾರ್ಯವನ್ನು ನಿರವೇರಿಸಿದಿರಿ. ಇದಕ್ಕಾಗಿ ಅನೇಕಾನೇಕ ಸ್ಥಳಗಳಿಂದ ಬಂದಿರತಕ್ಕ ಡೆಲಿಗೇಟುಗಳು ಜಿಟರಿಗಳು ಸಹ ಮಹಾಸ್ವಾಮಿಯವರನ್ನು ಕೊಂಡಾಡುತ್ತಿರುವರು.

ಈ ಸಭೆಯಲ್ಲಿ ಕೋ ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳ ಪರವಾದ ಪ್ರತಿ ಬಂದು ಪ್ರಶ್ನೆಯೂ ಚರ್ಚೆಗೆ ಂದು, ಸರಿಯಾದ ತೀರ್ಮಾನಗಳು ಆಗಿರುತ್ತದೆಂಬುವ ವಿಷಯದಲ್ಲಿ ಲೇಶವಾದರೂ ಸಂದೇಹವಿಲ್ಲ. ಚರ್ಚೆಗಳಿಂದಲೂ, ಮಹಾಸ್ವಾಮಿಯವರ ತೀರ್ಮಾನದಿಂದಲೂ, ಇಲ್ಲಿ ನೆರೆದಿರತಕ್ಕ ಎಲ್ಲಾ ಡೆಲಿಗೇಟು ಗಳಿಗೂ, ವಿಜಿಟರ್‌ಗಳಿಗೂ, ರೂಲ್ಸ್‌ಗಳೆಲ್ಲಾ ಚೆನ್ನಾಗಿ ತಿಳುವಳಿಕೆಗೆ ಬಂದು, ಸೊಸೈಟಿಗಳ ಕೆಲಸಕಾರ್ಯಗಳು ನ್ನಾಗಿ ನಿರವೇರಿಸುವುದಕ್ಕೆ ತಕ್ಕ ಬುದ್ಧಿಕೌಶಲ್ಯವು ಹೆಚ್ಚಿ ತಮ್ಮತಮ್ಮ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಇನ್ನೂ ಹೆಚ್ಚು ಹನತ್ತನ್ನು ತೋರಿಸಿ, ಅಭಿವೃದ್ಧಿಗೆ ತರಬೇಕೆಂಬುವುದರಲ್ಲಿ ಆಸಕ್ತಿಹುಟ್ಟಿ, ತಮ್ಮಷ್ಟಕ್ಕೆ ತಾವೇ ಹಿಗ್ಗಿ ಹಾಡಾಡುತ್ತಿರುವರು.

ಸಾಕ್ಷಾತ್ ಪರಮೇಶ್ವರನು ಕೈಲಾಸದಲ್ಲಿ ನಡಸುತ್ತಿರುವ ದೇವಸಭೆಯಂತೆ ಶೋಭಿಸುತ್ತಾ 3 ದಿವಸ ಂದಲೂ ಮಹಾಸ್ವಾಮಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆಯುತ್ತಿದ್ದ ಈ ಮಹಾಸಭೆಯು ಈ ದಿನಕ್ಕೆ ಮಕ್ತಾಯವಾಗದೆ ಇನ್ನೂ ಕೆಲವು ದಿನಗಳು ನಡಿಯಬಾರದೇ ? ಯಾತಕ್ಕೆ ಇವತ್ತಿಗೆ ಮುಗಿಯಿತೋ ! ದು ದಿಗ್ಭ್ರಮಣೆಯಿಂದ ಕೂಗಾಡುತ್ತಿರುವದು.

ಮಹಾಸ್ವಾಮಿಯವರು ಈ ಮಹಾಸಭೆಯನ್ನು ಸಾಂಗೋಪಾಂಗವಾಗಿ ನಿರವೇರಿಸಿ, ನಮ್ಮೆಗಳೆ ಲ್ಲಾ ಹರ್ಷವನ್ನು ಉಂಟುಮಾಡಿದ್ದಕ್ಕಾಗಿ ಮಹಾಸ್ವಾಮಿಯವರಿಗೆ ಸಭಿಕರ ಪರವಾಗಿ ವಂದನೆಗಳನ್ನು ಮರ್ಪಿಸುತ್ತೇನೆ.

ಅಲ್ಲದೆ ಭಗವಂತನು ದೀರ್ಘಾಯುರಾರೋಗ್ಯ ಭಾಗ್ಯವನ್ನಿತ್ತು ರಕ್ಷಿಸಲಿ ಎಂದು ಪ್ರಾರ್ಥಿಸುತ್ತೇನೆ, ಹಾಸ್ವಾಮಿ.

Diary No. of letter replied to 2141

No. 26584

8 17-12-1912

General and Revenue Secretariat

(Banking)

, *the* *191* .

To

The Superintendent

Govt Press

Date of issue 17-12-13

Signed by W. L. Wilkinson

Sir,

With reference to the letter from the Controller of Stationery

Calcutta the Proofs

of the Third Provincial

Co-operative Conference

held at Nagpur

during which last for

being printed, I am

directed to request

you to be so good as

over.

SUBJECT.

I have the work out from hand
& I have
finished
it through at
a very early date.

I have the

Copy

Encl

13 x 11 5

Copy of the Registrar
of Co-operative Societies
for information
with reference to his
letter No. 850/683/4-12-13.

12/12

13 x 11 5

No H 2585
17-12-1913

List of enclosures,

Copied by

Examined by

GPB—25,000—8-8-11.

OFFICE OF THE
REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE.

Dated Bangalore, 12th March 1914.

From

M.A. Narayan Ayangar, Esq., B.A. B.L.,
Registrar of Co-operative Societies in Mysore,
B a n g a l o r e.

To

C.S. Balasundaram Iyer, Esq., B.A.,
Secretary to the Government of His Highness the
Maharaja of Mysore, Departments of Education,
Agriculture, Industries & Commerce,
B a n g a l o r e.

Sir,

In continuation of my letter No.850/C.S. dated 4th December 1913, I have the honor to submit herewith two copies of the printed Proceedings of the Third Provincial Co-operative Conference held in Mysore in October last.

I have the honor to be,
Sir,
Your most obedient servant,

M.A. Narayan Ayanga

From

M. A. Narayanayyangar Esqr., B.A.B.L.
Registrar, Cooperative Societies
in Mysore.

To

The Secretary
to the Government of Mysore
Departments of Education & Agriculture,
Bangalore

Dated Bangalore 12th March 1914

Despatched 14th March 1914.

Received

General No. 1486

No. ~~2 Copies of Proceedings~~.

Enclosure No. 2 Copies of Proceedings.

Submits herewith two Copies of the printed Proceedings of the Third Provincial Cooperative Conference held in Mysore in October last

Recording report of the third Provincial Cooperative Conference

File No. 13

Serial No. 13

Diary No. of letter replied to 3654

Proceedings of the Government of His Highness the Maharaja of Mysore

GENERAL AND REVENUE SECRETARIAT.

(Banking)

, *the* 191 .

READ—

... Correspondence ending with letter No 1486/6-8 S/12-3-14 from the Registrar of Cooperative Societies ...

Date of issue

Signed by

ORDER THEREON.—No. submitting printed copies of the Proceedings of the Third Provincial Cooperative Conference held in Mysore in October 1913. ...

over.

SUBJECT.

under Union

Recorded.

2) The bulk of the printed matter may be reduced slightly by omitting (the ~~other~~ purely complimentary literature issued to ~~appropriate~~ ~~persons~~ such occasions ~~but~~ which need not however form a permanent record.

CSK

19/4/11

Sir Guy E.

Proceedings of the Government of His Highness the Maharaja of Mysore.

****

Read:-

Correspondence ending with letter No. 1486/CS. dated 12th March 1914 from the Registrar of Co-operative Societies submitting printed copies of the Proceedings of the third Provincial Co-operative Conference held in Mysore in October 1913.

****

Order thereon No. H6322

Dated Bangalore 29 June 1914.

R E C O R D-E D.

2. — The bulk of the printed matter is capable of reduction by the omission of all complimentary portions which need not find a permanent record.

3. Rare reports are read after a time, they will be more useful if they contain only information of permanent value. Even the papers read might be condensed.

Secretary to Govt.

To

The Registrar of Co-Operative Societies